

NEW JERSEY... LOOK AT US NOW!

OCTOBER 27 & 28, 2015, WATERFRONT CONFERENCE CENTER AT HARRAH'S RESORT ATLANTIC CITY



New Jersey Department of Community Affairs

New Jersey...Look At Us Now!

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CHRIS CHRISTIE, GOVERNOR
CHARLES A. RICHMAN, COMMISSIONER

101 SOUTH BROAD STREET, PO BOX 800 TRENTON, NJ 08625-0800

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STATE OF NEW JERSEY

OFFICE OF THE GOVERNOR P.O. BOX 001 TRENTON 08625 (809) 292-8000

CHRIS CHRISTIE GOVERNOR

October 27, 2015

Dear Friends:

On behalf of the State of New Jersey, I am pleased to welcome you to the 2015 Governor's Conference on Housing and Economic Development.

Expanding opportunities for growth and economic development are top priorities of our Administration. My vision for New Jersey is one where our great State remains on the cutting edge of innovation and enterprise. I am proud to have put in place common-sense policies and incentives that ensure a competitive marketplace and spur high-quality development in communities across the Garden State.

This year's theme, "New Jersey...Look At Us Now!" is a testament to the progress New Jersey is making in economic growth, job creation and housing development. Together, we can work to ensure that New Jersey continues to be a home for economic growth. There are a number of State and federal resources available for housing and economic development initiatives in New Jersey that will be showcased at this conference. Whether you are a housing professional seeking to develop and market housing in your community, an entrepreneur trying to attract talented employees or a local official in search of new methods to revitalize your downtown, I encourage you to learn about the multitude of resources available to you to assist in your endeavors.

I extend my thanks to the conference organizers, especially the dedicated employees of the New Jersey Department of Community Affairs, the New Jersey Housing and Mortgage Finance Agency and the New Jersey Economic Development Authority. Their commitment has helped to make this event a success.

I hope that you take away useful tools and information that you can use to improve your local communities. Best wishes for a productive conference.

Sincerely

Governor

DEAR FRIENDS & COLLEAGUES...

We are pleased to invite you to the 2015 Governor's Conference on Housing and Economic Development!

This year's theme, "New Jersey...Look At Us Now!" serves as the backdrop for this year's Conference. We've fully revamped the agenda with new dynamic workshop sessions, discussions and an outstanding lineup of expert speakers. We're also very excited to be at the brand new Harrah's Resort Waterfront Conference Center, the largest hotel-conference center complex from Baltimore to Boston.

Attendees will gain valuable information and insight on key innovative strategies to navigate resources to spur housing and economic development. There will also be opportunities to learn about the dynamics of workforce housing, community integration for individuals with special needs, how to ensure long-term profitability of your projects and much, much more.

During an interactive trolley tour of Brigantine and Atlantic City, you'll see first-hand exciting housing and economic development activities being undertaken throughout the City and take away tools that can be used in communities throughout the State.

Not only will you connect with others who share your goals, but the Conference will help you stay on the cutting edge of economic development and the housing industry by giving you access and insights from community leaders and industry experts.

Enjoy the conference!

Commissioner NJ Department of Community Affairs Executive Director

NJ Housing and Mortgage Finance Agency

Chief Executive Officer NJ Economic Development Authority







MEET OUR KEYNOTE SPEAKER



PETE EARLEY KEYNOTE SPEAKER

Pete Earley is a storyteller who has penned 13 books including the New York Times bestseller The Hot House and the 2007 Pulitzer Prize finalist Crazy: A Father's Search Through America's Mental Health Madness. After a 14-year career in journalism, including six years at *The Washington Post*, Pete became a full-time author with a commitment to expose the stories that entertain and surprise. His honest reporting and compelling writing helped him garner success as one of few authors with "the power to introduce new ideas and give them currency," according to Washingtonian magazine. When Pete's life was turned upside down by the events recounted in his book Crazy, he joined the National Alliance on Mental Illness to advocate for strong mental health reform on the public stage. This new advocacy has taken him to 48 different states and multiple countries around the globe where he delivers speeches to rally against the troubled mental health systems and for the mentally ill.

OUR PLANNING COMMITTEE

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Planning and Information Coordinator New Jersey Housing and Mortgage Finance Agency (NJHMFA)

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Assistant Director of Property Management New Jersey Housing and Mortgage Finance Agency (NJHMFA)

STACY SPERA

Chief of Operations New Jersey Department of Community Affairs (DCA)

NOTES...

TUESDAY'S EVENTS & HIGHLIGHTS

WHEN	WHAT	WHERE
7:30 a.m 8:45 a.m.	Breakfast & Welcome	Avalon Ballroom
8:00 a.m 4:30 p.m.	Trade Show	Avalon Ballroom
9:00 a.m 11:45 a.m.	Morning Breakout Sessions	Avalon Breakout Session Rooms
12:00 p.m 1:45 p.m.	Keynote Luncheon with Pete Earley	Avalon Ballroom
1:45 p.m 2:15 p.m.	Dessert Reception	Trade Show Area
2:30 p.m 4:30 p.m.	Trolley Tour*	Conference Center Main Entrance, Bottom of Escalators
2:30 p.m 5:15 p.m.	Afternoon Breakout Sessions	Avalon Breakout Session Rooms
5:30 p.m 7:30 p.m.	Networking Reception	Avalon Prefunction Area

TUESDAY BREAKFAST MENU

Mini Assorted Danishes and Muffins along with Fresh Baked Scones served with Sweet Whipped Butter and Preserves, Slices of Seasonal Fruit, Yogurt and Granola. Farm Fresh Scrambled Eggs, Yukon Gold Home Fries and Bacon. Freshly Brewed Coffee and a Selection of Herbal Teas along with a Trio of Chilled Florida Orange Juice, Grapefruit Juice and Apple Juice.

TUESDAY LUNCH MENU

HOUSE SALAD

Gathered Garden Torn Field Greens with Tomato, Julienne of Carrot. Served with Cucumber Herb Vinaigrette and Artisan Rolls and Butter.

ROAST FRENCH CUT CHICKEN BREAST

Breast of Chicken with Natural Pan Gravy, Oven Roasted Fingerling Potatoes, Fresh Mushrooms and Green Beans. Served with Iced Water, Iced Tea, Coffee and a Selection of Herbal Teas.

Vegan and vegetarian options are available upon request.

TRADE SHOW

Avalon Ballroom / 8:00 a.m. - 4:30 p.m.

Explore our exhibition area, featuring products and services from businesses and organizations that serve our communities.

NETWORKING RECEPTION

Avalon Prefunction Area / 5:30 p.m. - 7:30 p.m.

Enjoy good conversation in a social environment with housing and economic leaders from the public, private and non-profit sectors.

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TRACKONE: Greater Economic Impact: Resources to Spur Development of Housing, and Economic Development and Business Retention

IMPACT OF FEDERAL/STATE PROGRAMS*

Tuesday: 9:00 am - 10:15 am | Room: Avalon 24/25

How are federal and state programs working to create and maintain workforce housing in our communities? Come hear from state and local officials about the impacts and successes that programs such as RAD, Section 8, FRM, and others are having throughout New Jersey.

MODERATOR:

- Charles A. Richman, Commissioner, Department of Community Affairs (DCA)

CDEVREDO

- Maria Maio-Messano, Director, Housing and Urban Development (HUD), Newark Office
- Anthony L. Marchetta, Executive Director,
- New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- Melissa Orsen, Chief Executive Officer, NJ Economic Development Authority (EDA)
- Dianne E. Taylor, Executive Director, COSCDA

NEW JERSEY PARTNERSHIP FOR ACTION

Tuesday: 10:30 am – 11:45 am | Room: Avalon 18/19
Created by Governor Christie and led by Lt. Governor Guadagno, the Partnership is the hub for all economic development activity in New Jersey and is comprised of four interconnected and highly focused organizational elements: Choose New Jersey, the Business Action Center, the Office of the Secretary of Higher Education and the New Jersey Economic Development Authority (EDA). Hear directly from Senior Leadership at these agencies about how the Partnership is working for New Jersey.

MODERATOR

 Debra P. DiLorenzo, President and Chief Executive Officer, Chamber of Commerce Southern New Jersey

SPEAKERS:

- Michele Brown, President and Chief Executive Officer, Choose New Jersey
- Rochelle Hendricks, Secretary, NJ Higher Education
- Lauren Moore, Executive Director, Business Action Center (BAC), Department of State
- Melissa Orsen, Chief Executive Officer, NJ Economic Development Authority (EDA)

ECONOMIC OPPORTUNITY ACT/ UPDATES & SUCCESSES*

Tuesday: 2:30 pm – 3:45 pm | Room: Avalon 24/25 Over the last two years the New Jersey Economic Opportunity Act (EOA) has been successful in helping to attract businesses and grow and retain jobs in the state. During this session, business leaders and EOA stakeholders will provide an overview of how the EOA's Economic Redevelopment and Growth (ERG) and Grow NJ programs are reviving our cities and driving investment by encouraging businesses to choose New Jersey.

MODERATOR:

Caren Franzini, President, Franzini Consulting, LLC

SPEAKERS:

- Timothy J. Lizura, President and Chief Operating Officer, NJ Economic Development Authority (EDA)
- Jeffrey W. Montie, Wenner Bakery Board Member,
 Former Chief Executive Officer Wenner Bread
- Christopher J. Paladino, President, New Brunswick Development Corporation (DEVCO)

THE HOUSING OF TOMORROW – MIXED-USE AND MIXED-INCOME*

Tuesday: 4:00 pm - 5:15 pm | Room: Avalon 18/19

The dynamic of how workforce housing is created is changing. Increasingly, 21st century developments are seeking new ways to provide opportunities for a diversity of incomes and uses. Hear from experienced professionals about strategies to create vibrant living spaces in the context of transit oriented development, urban hubs, unit type, population and varying price points. Learn how to create the housing of tomorrow today.

MODERATOR:

Anthony L. Marchetta, Executive Director,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

- Jonathan Cortell, Vice President, Development, L+M Development Partners
- Wasseem Boraie, Vice President, Boraie Development LLC
- Joel Silver, Esq., Regional Vice President, The Michaels Organization
- Maria Yglesias, Principal, M & M Development

TRACK TWO: GETTING YOUR PROJECT OFF THE GROUND AND ENSURING PROFITABILITY LONG TERM

CREATING COMMUNITIES OF PLACE STARTS WITH SOUND PLANNING*

Tuesday: 9:00 am – 10:15 am | Room: Avalon 23 How do you gain community consensus for a project, both from the governing body and the community at large? How do you develop your project in the context of local planning, zoning regulation and land availability? What are the different approaches necessary to create vibrant communities in NJ's diverse landscape, including distinct strategies for urban, suburban, and rural development?

MODERATOR:

- Susan Gruel, NJ Licensed Professional Planner and Partner, Heyer, Gruel & Associates

SPEAKERS:

- Sean Closkey, President, TRF Development Partners
- Ron Rukenstein, President, Rukenstein & Associates, LLC (RA)
- Paul Silverman, Principal, SILVERMAN

HOW TO DRIVE A CLOSING

Tuesday: 10:30 am - 11:45 am | Room: Avalon 24/25

How to push through the last stage of the development process - the closing. This session is designed for professionals who have basic knowledge of the real estate transaction but want to be able to conduct (or oversee those conducting) a complex financial transaction.

MODERATOR:

 Marisol Rodriguez, Director of Multifamily Programs and Lending, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Christopher J. Lamb, Partner, Pepper Hamilton LLP, Attorneys at Law
- Charles M. Lewis, Senior Vice President of Development, Conifer
- Michael Staton, Vice President of Commercial Real Estate, TD Bank

NAVIGATING NEW JERSEY'S CONSTRUCTION CODES*†

Tuesday: 2:30 pm - 3:45 pm | Room: Avalon 21

The construction code is complex, yet understanding the "ins and outs" is integral to a project's success. Hear from leading experts about navigating through New Jersey's Construction Codes to effectively and efficiently develop and rehabilitate housing and commercial real estate while ensuring a cost efficient, safe project. Also learn about cost efficient features that are available for green development.

MODERATOR:

Donald P. Schlachter, Senior Director, Technical Services,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Pam DeLosSantos, Staff Architect and Green Technical Advisor, New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- John Terry, Manager of Construction Code Enforcement,
 Division of Codes and Standards, Department of Community Affairs (DCA)

REVITALIZING CAMDEN*

Tuesday: 4:00 pm – 5:15 pm | Room: Avalon 24/25 Join state and local officials and business leaders for an update on the success of Camden's efforts to attract businesses, create jobs, and revitalize neighborhoods. This session will include an overview of projects in Camden supported by the Economic Opportunity Act.

MODERATOR:

- The Honorable Dana L. Redd, Mayor, City of Camden

- Kris Kolluri, Chief Executive Officer, Rowan University/Rutgers-Camden
- Timothy J. Lizura, President and Chief Operating Officer, NJ Economic Development Authority (EDA)
- Anthony J. Perno III, Chief Executive Officer and President, Cooper's Ferry Partnership (CFP)
- Dr. Kris Singh, President and Chief Executive Officer, Holtec International

TRACK THREE: KEEPING YOUR PROPERTY VIBRANT AND EFFICIENT, PART I (NON-TRADITIONAL PROPERTY MANAGEMENT TOPICS)

OLMSTEAD: COMMUNITY INTEGRATION FOR PEOPLE WITH SPECIAL NEEDS*

Tuesday: 9:00 am - 10:15 am | Room: Avalon 21

This session will focus on the state programs and partnerships designed to address New Jersey's responsibilities under the Olmstead Decision. Learn how the State is integrating populations with special needs into our communities.

MODERATOR:

 Janel Winter, Director, Division of Housing and Community Resources, Department of Community Affairs (DCA)

SPEAKERS:

- Dawn Apgar, Deputy Commissioner, Department of Human Services (DHS)
- Valerie Mielke, Assistant Commissioner, Department of Human Services (DHS)
- Joseph B. Young, Executive Director, Disability Rights New Jersey (DRNJ)

RAPID RE-HOUSING AND OTHER NON-TRADITIONAL METHODS TO ADDRESS HOMELESSNESS*

Tuesday: 10:30 am – 11:45 am | Room: Avalon 23 What programs have worked to address homelessness? This panel will also address the health system impact and case management necessary to end chronic homelessness.

MODERATOR:

 Donna Rendeiro, Chief of Staff/Chief of Administration, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Deborah De Santis, President and Chief Executive Officer, Corporation for Supportive Housing (CSH)
- Christina S. Harcar, Administrative Supervisor of Social Services, Mercer County Board of Social Services
- Mark Humowiecki, General Counsel and Director of External Affairs, Camden Coalition of Healthcare Providers

REFINANCING OPTIONS*†

Tuesday: 2:30 pm – 3:45 pm | Room: Avalon 20 How to keep affordable units affordable when affordability controls are set to expire. This panel will discuss resources available to refinance older properties with affordability restrictions.

MODERATOR:

 John M. Murray, Chief of Credit and Business Development, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Matthew Bissonette, Northeast Regional Director, Citi Community Capital (CCC)
- M. Brad Ingerman, CEO & President, The Ingerman Group
- Jerry Low, Acquisitions Manager, Vitus Group

INNOVATIVE APPROACHES TO MANAGING HOUSING AVAILABILITY FOR POPULATIONS WITH SPECIAL NEEDS*†

Tuesday: 4:00 pm - 5:15 pm | Room: Avalon 21

Hear from experts on housing resources for populations with special needs, including the Supportive Housing Connection, Section 811 Project Rental Assistance (PRA) and the Special Needs Partnership Loan Program amongst others. Hear program updates, plans for the future and why it is beneficial for developers and landlords to participate in these initiatives.

MODEDATOR

 Yirgu Wolde, Director of Supportive Housing and Special Needs, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

- Gia Gore, Director of Real Estate, Eden Autism Services
- Martha B. Knisley, Senior Consultant, Technical Assistance Collaborative (TAC)
- Katherine Nosker, Supportive Housing Connection Coordinator, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

TRACK FOUR: KEEPING YOUR PROPERTY VIBRANT AND EFFICIENT, PART II (TRADITIONAL PROPERTY MANAGEMENT TOPICS)

REMOTE MONITORING[†]

Tuesday: 9:00 am – 10:15 am | Room: Avalon 20 Learn how technology can improve emergency response time and save money for multifamily projects regarding fire protection and boilers.

MODERATOR:

Joseph Burbridge, Technical Services Coordinator,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Steve Friedman, President, Westgate Management Company
- David S. McCann, Vice President and Principal Consultant, Wivenhoe Management Group
- Stephen Samouhos, PhD, PE, Accounts Manager, Evco Mechanical

NJTIP @ RUTGERS*†

Tuesday: 10:30 am - 11:45 am | Room: Avalon 21

The New Jersey Travel Independence Program (NJTIP), run through the Voorhees Transportation Center within Rutgers University, provides resources to educate and empower seniors and people with disabilities to use mass transit to expand mobility, increase independence and improve quality of life. Property Managers will learn how to best distribute transportation information to their residents, both seniors and individuals with disabilities.

MODERATOR:

 Karen Alexander, Managing Director, NJTIP @ Rutgers, Alan M. Voorhees Transportation Center, Rutgers, The State University of New Jersey

SPEAKERS:

- Harold Colton-Max, Chief Executive Officer,
 Jewish Community Housing Corporation (JCHC)
- Nieves G. Pimienta, Training Coordinator, NJTIP @ Rutgers, Alan M. Voorhees Transportation Center, Rutgers, The State University of New Jersey
- Janelle Rivera, Manager of Local Programs,
 NJ Transit Local Programs and Minibus Support

WHAT'S NEW IN OCCUPANCY COMPLIANCE[†]

Tuesday: 2:30 pm - 3:45 pm | Room: Avalon 23

Hear from the NJHMFA Property Management division about relevant program updates, including changes to TRACS 202D to improve efficiency and client satisfaction and changes to HUD's Handbook 4350.3.

MODERATOR:

 Rosie Jackson, Assistant Director of Property Management, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Kimberly Beczo, Occupancy Specialist Coordinator,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- Wendy Lawrence, TRACS Coordinator,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- Kelly Palombi, Section 811 PRA Coordinator,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

MARKETING PROPERTIES TO INSURANCE UNDERWRITERS†

Tuesday: 4:00 pm – 5:15 pm | Room: Avalon 20 Hear how to market your property to insurance professionals and underwriters to reduce premium quotations. This panel will provide valuable information on insurance trends, including flood insurance.

MODERATOR:

 Walter Roman, Director of Insurance and Special Services, New Jersey Housing and Mortgage Finance Agency (NJHMFA)

- Robert English, Senior Vice President of Property and Casualty, Willis of New Jersey
- Robert J. Haraksin, Flood Territory Manager, Selective Insurance
- William G. Rader, Assistant Commissioner,
 New Jersey Department of Banking and Insurance (DOBI)
- Brian Ruane, National Director, Willis' National Real Estate and Hotel Practice

TRACK FIVE: LET'S TALK

MARKETING NJ... INSIDE AND OUT

Tuesday: 9:00 am - 10:15 am | Room: Avalon 18/19

Come hear how marketing experts from their respective municipalities and the State are getting the word out on all New Jersey has to offer families and businesses. Panelists will present their unique strategies for promoting New Jersey as a place to live, work and thrive.

MODERATOR:

- Nikki Ouellette, Chief Marketing Officer, Choose New Jersey, Inc.

SPEAKERS:

- Mark Giannantonio, President and Chief Executive Officer, Resorts Casino Hotel
- Jim Kirkos, President and Chief Executive Officer, Meadowlands Regional Chamber
- Jacqueline L. Pappas, Executive Director, Asbury Park Chamber of Commerce

DEVELOPING AND MAINTAINING SUPPORTIVE HOUSING - WHAT'S WORKING AND WHAT'S NOT*

Tuesday: 10:30 am – 11:45 am | Room: Avalon 20 A conversation with Social Service Providers, Non-Profit and For-Profit Developers, and Special Needs Property Managers.

MODERATOR:

Luther Owens, Homeless Youth and Special-Initiatives Coordinator,
 NJ Department of Children and Families (DCF)

SPEAKERS:

- Tracee Battis, Director of Housing Development, Project Freedom
- Larry Regan, President, Regan Development Corporation
- Tom Toronto, President, Bergen County's United Way

REVIVING UNDERUTILIZED OFFICE PARKS AND RETAIL CENTERS IN PROFITABLE MIXED-USE DEVELOPMENT*

Tuesday: 2:30 pm – 3:45 pm | Room: Avalon 18/19 New Jersey's once prestigious office parks and retail centers are increasingly becoming obsolete, underutilized, and difficult to market. With infrastructure already in place and limited developable land in New Jersey, these sites present opportunities for redevelopment that promote economic development and meet housing and equity needs. This panel will share insights on how sites can be re-imagined to create mixed use, vibrant communities that include a mix of jobs and housing types that meet changing market demands.

MODERATOR:

- Tim McDonough, Mayor, Hope Township

SDEAKERS

- Patricia L. Adell, Managing Partner, Real Estate Solutions Group, LLC
- Peter Cocoziello, Jr., Director of Business Development, Advance Realty
- David Fisher, Vice President of Governmental Affairs, K. Hovnanian Homes
- Chris Henry, Project Manager, Fitzgerald & Halliday, Inc.

FAIR HOUSING AND EQUAL OPPORTUNITY*

Tuesday: 4:00 pm - 5:15 pm | Room: Avalon 23

All HUD-funded grant recipients are obligated under various laws not to discriminate in housing or services. HUD rules also require that recipients of Federal financial assistance comply with civil rights-related program requirements that affect nearly every aspect of programs that are operated with HUD funding. In this session hear about the impediments to fair housing choice and information essential for understanding of fair housing issues and requirements of all stakeholders to ensure that, in NJ, housing that is created or maintained with federal or state assistance is being administered in compliance with federal non-discrimination laws.

MODERATOR:

Charles A. Richman, Commissioner, Department of Community Affairs (DCA)

SDEAKER

- Lynn M. Grosso, Acting Deputy Assistant Secretary for Enforcement and Programs, HUD

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Wednesday's Events & Highlights

WHEN	WHAT	WHERE
8:00 a.m 9:00 a.m.	Registration and Breakfast	Avalon Ballroom
8:00 a.m 12:00 p.m.	Trade Show	Avalon Ballroom
9:15 a.m 10:30 a.m.	Morning Breakout Sessions	Avalon Breakout Session Rooms
10:45 a.m 12:15 p.m.	Brunch and Governor's Excellence in Housing Awards Presentation	Avalon Ballroom

WEDNESDAY CONTINENTAL BREAKFAST MENU

Croissants, Muffins, Bagels, and Assorted Danish Pastries served with Sweet Butter, Cream Cheese and Fruit Compotes. Freshly Brewed Coffee, Selection of Herbal Teas and Freshly Squeezed Orange Juice.

WEDNESDAY BRUNCH MENU

GARDEN SALAD

Fresh Greens with Tomato, Cucumbers, Carrots, Croutons & Chef's Vinaigrette. Served with Freshly Baked Assorted Breads and Rolls.

CHEF'S QUICHE

Spinach, Cheese and Mushroom served with Breakfast Potatoes. Freshly Brewed Coffee, Herbal Teas and Fresh Orange Juice.

Vegan and vegetarian options are available upon request

TRADE SHOW

Avalon Ballroom / 8:00 a.m. - 12:00 p.m.

Explore our exhibition area, featuring products and services from businesses and organizations that serve our communities.

TRACKONE: Greater Economic Impact: Resources to Spur Development of Housing, and Economic Development and Business Retention

SMALL BUSINESS – THE HEART OF YOUR COMMUNITY

Wednesday: 9:15 am - 10:30 am | Room: Avalon 23

Whether you are looking to expand, purchase new equipment, navigate State government or refine your business plan, this session will highlight the various resources available to New Jersey businesses in all stages of life – from tech start-ups to Mom and Pop operations.

MODERATOR:

Paul Ceppi, Director Business Banking and Community Development,
 NJ Economic Development Authority (EDA)

- Anne-Marie Maman, Program Manager, Commercialization Center for Innovative Technologies (CCIT)/ NJ Economic Development Authority (EDA)
- Don Newman, Director of Small Business Advocacy, New Jersey Business Action Center (BAC)
- Maureen Tinen, President, UCEDC
- Laura Wallick, Program Manager, THRIVE South Jersey

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TRACK TWO: GETTING YOUR PROJECT OFF THE GROUND AND ENSURING PROFITABILITY LONG TERM

HMFA UNIVERSITY - TAX CREDITS 101 AND BEYOND*

Wednesday: 9:15 am – 10:30 am | Room: Avalon 18/19 The federal Low Income Housing Tax Credit (LIHTC) program is the largest single source of equity for multifamily affordable rental projects in New Jersey. Hear from a panel of leading industry experts and developers about current trends in the LIHTC program and matters specific to development in New Jersey.

MODERATOR:

Anne H. Hamlin, Director of Tax Credit Services,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Thomas Eastman, Vice President, Syndication, Originator, Enterprise Community Investment, Inc.
- Tim Henkel, Senior Vice President, Pennrose Properties LLC
- Charles A. Rhuda III, Partner, Novogradac & Company LLP
- Kimberly A. Sked, Senior Compliance Officer,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

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TRACK THREE: KEEPING YOUR PROPERTY VIBRANT AND EFFICIENT, PART I (NON-TRADITIONAL PROPERTY MANAGEMENT TOPICS)

HOUSING FOR HOMELESS VETERANS*

Wednesday: 9:15 am - 10:30 am | Room: Avalon 20

This panel will examine resources available for homeless veterans in need of affordable housing opportunities and supportive services.

MODERATOR:

- Richard W. Brown, Chief Executive Officer, Monarch Housing Associates

- J. Michael Armstrong, Chief Executive Officer, Community Hope, Inc.
- Victor Carlson, Ph.D., Chief of Homeless Services, VA New Jersey Health Care System
- Sean P. VanLew, Sr., Superintendent, Veteran's Haven North, New Jersey Department of Military and Veteran's Affairs

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STRATEGIES FOR DEALING WITH HOARDING IN MULTIFAMILY PROJECTS†

Wednesday: 9:15 am – 10:30 am | Room: Avalon 21 An exploration of the property management and legal issues that arise when tenants hoard.

MODERATOR:

Robert Sasso, Director of Property Management,
 New Jersey Housing and Mortgage Finance Agency (NJHMFA)

SPEAKERS:

- Richard Blenden, Licensed NJ Real Estate Broker LLC
- Brian Rader, Partner, Jardim, Meisner & Susser, P.C.

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TRACK FIVE: LET'S TALK

PLANNING FOR TRANSIT ORIENTED DEVELOPMENT*

Wednesday: 9:15 am - 10:30 am | Room: Avalon 24/25

What's worked and what's not around transit oriented redevelopment, urban hubs, mixed income and mixed use.

MODERATOR:

 Jon A. Carnegie, Executive Director, Alan M. Voorhees Transportation Center, Rutgers, The State University of New Jersey

SPEAKERS:

- Ron Beit, Founding Partner and Chief Executive Officer, RBH Group LLC
- Edward Martoglio, Principal, RPM
- Lester E. Taylor III, Mayor, City of East Orange

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CHARLES A. RICHMANCommissioner
NJ Department of Community Affairs (DCA)

Charles A. Richman has worked at the New Jersey Department of Community Affairs (DCA) for 29 years and has more than 40 years of experience in New Jersey state government. Prior to joining the DCA in 1986, Commissioner Richman served as Executive Director of the NJ State Energy Office, Assistant Commissioner and then Acting Commissioner of the New Jersey Department of Energy. He was named Assistant Commissioner of the Department of Community Affairs in 1986 and was promoted to Deputy Commissioner in 2005. He has held the title of Acting Commissioner at DCA three times, most recently from July 2009 to February 2010. Throughout his DCA career, Mr. Richman has spearheaded effective policy development in areas ranging from affordable housing, fire safety, community planning and economic revitalization to budget development. He has been responsible for regulatory reform in a variety of building and housing codes, evaluations of municipal operations; formulation of legislative strategies; preparation of department budgets and priorities; contract management; and supervision of operating divisions. Over the years he has also represented the department on a number of prominent boards and commissions, including the Council on Affordable Housing, the Casino Reinvestment Development Authority, the State Planning Commission, the NJ Historic Trust, and the Asbury Park Housing Authority, among others. In the aftermath of Superstorm Sandy, he helped lead efforts in providing Sandy-displaced families with housing options and in administering federal Community Development Block Grant Disaster Recovery funds to assist homeowners, renters and local governments in their Sandy recovery and rebuilding efforts.



ANTHONY L. MARCHETTA

Executive Director

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Anthony L. Marchetta became the Executive Director of the New Jersey Housing and Mortgage Finance Agency in 2010 and has over 35 years of professional planning and development experience in the public and private sector. Under his tenure, the agency created new revenue generating programs, updated and reprioritized the Low Income Housing Tax Credit Qualified Allocation Plan, and implemented cost control measures and distressed asset management that are evident in improved agency financial ratings and outlooks. Prior to joining the agency, Mr. Marchetta was vice president of LCOR Inc., where he developed multifamily and mixed-use projects within the Mid-Atlantic region. Most notably, he managed the development of Gaslight Commons, a 200-unit luxury rental project in the Transit Village of South Orange, NJ. This project won the first New Jersey Future Smart Growth Award in 2002. He also led the effort that resulted in LCOR's designation as the Master Redeveloper of the New Jersey Transit Hoboken Terminal and Yard project. Mr. Marchetta has also worked with other major developers such as Matrix Development Group and Baker Residential Inc. In 2012, the Edward J. Bloustein School of Planning and Public Policy of Rutgers University named him the Alum of the Year. Governor Whitman appointed Mr. Marchetta to serve on the New Jersey State Planning Commission in 1998. Some of his many affiliations include the Regional Plan Association (RPA), The Urban Land Institute, and The National Association of Industrial and Office Parks (NAIOP). He received his undergraduate degree from Rutgers College, and two Master's degrees, one in City and Regional Planning and the other in Business Administration from Rutgers University.



MELISSA ORSEN Chief Executive Officer New Jersey Economic Development Authority (EDA)

Melissa Orsen was appointed Chief Executive Officer (CEO) of the New Jersey Economic Development Authority (EDA) in February 2015. The EDA is an independent state agency responsible for providing financing to small and mid-sized businesses, administering tax incentives to retain and grow jobs, revitalizing communities through redevelopment initiatives, and supporting entrepreneurial development by providing access to training and mentoring programs. Ms. Orsen most recently served as the Deputy Commissioner of the Department of Community Affairs (DCA), where she oversaw a budget of more than \$3.8 billion and a workforce of approximately 400 employees. Prior to becoming Deputy Commissioner, she served as Chief of Staff to Lieutenant Governor Kim Guadagno, where she was responsible for the day-to-day operations of the Lieutenant Governor's office and the New Jersey Department of State. Her work was focused on coordinating and implementing statewide economic growth and job creation strategies. Ms. Orsen joined the Lieutenant Governor's staff in March 2012 from DCA, where she served in several key roles, including Chief of Staff for the department and Chief Counsel for the New Jersey Council on Affordable Housing. Earlier in her professional career, she was a Deputy Attorney General for the State of New Jersey. Ms. Orsen earned her Juris Doctor from Widener University School of Law and her Bachelor's degree from the University of Delaware.



ADELL, PATRICIAManaging Partner
Real Estate Solutions Group, LLC

Patricia L. Adell, CRE, owns and manages Real Estate Solutions Group, LLC, a consulting firm that advises public and private sector clients on the development of mixed use complexes, hotels, convention centers, office, residential, retail, museums, downtowns and special use projects. She has had over 20 years of real estate experience in market and financial feasibility, structuring and negotiating public/private development partnerships and financing, and creating strategic approaches to large scale mixed used projects. Ms. Adell's previously held positions as Regional Director of the Public/Private Development Practice of Ernst & Young, LLP; Vice President, Real Estate Consulting Services at Legg Mason Real Estate Services, and Director of Commercial Development for the Philadelphia Industrial Development Corporation (PIDC). Ms. Adell has a B.A. from Carnegie-Mellon University, and a Master's Degree in Urban Planning and Policy from the University of Illinois in Chicago. She holds memberships and board positions with many professional organizations, has published articles and books on economic development and financing and has given presentations and seminars on the subject of public-private partnerships at universities and professional associations throughout the country.



ALEXANDER, KAREN J.

Managing Director, NJTIP @ Rutgers

Alan M. Voorhees Transportation Center

Rutgers, The State University of New Jersey

Karen Alexander, MPA, is a Senior Research Program Manager at the Alan M. Voorhees Transportation Center, Rutgers University. She has 23 years of experience in planning, developing and implementing human service and accessible transportation programs; creating and directing mobility management and travel instruction services for targeted populations including people with disabilities, older adults, and low income workers; as well as designing, launching and sustaining community-based aging in place programs throughout northern New Jersey. Ms. Alexander's career initially focused on paratransit planning and ADA compliance in New York City and New Jersey, with positions at NYCDOT, Urbitran, NYCT and NJ TRANSIT Accessible Services. Her more recent work has focused on accessible public transit, human service transportation, travel instruction and senior mobility in communities across New Jersey. Connecting older adults, people with disabilities and low income persons to opportunities for personal and economic development through transportation is a core motivation of much of her work. Ms. Alexander is committed and involved both personally and professionally; as a 2014 member of Metuchen's Traffic and Transportation Committee she initiated a downtown senior walkability study; she currently serves on the Metuchen's Planning Board and the local YMCA Advisory Board. In addition, she serves on several boards and committees engaged in helping persons with disabilities and older adults, including the NJ Council on Access and Mobility, NJ TRANSIT ADA Task Force, and the NJ Council of Special Transportation. Ms. Alexander received her undergraduate degree from the University of California, Los Angeles and earned a Master of Public Administration degree from the School of International and Public Affairs at Columbia University.



APGAR, DAWNDeputy Commissioner
New Jersey Department of Human Services

Dr. Dawn Apgar, Ph.D., LSW, ASW, was appointed as a Deputy Commissioner of the New Jersey Department of Human Services in September 2010. This department has more than one-third of the state workforce with 15,000 employees and a budget of more than \$11 billion. In this role, she oversees the Division of Developmental Disabilities (DDD), the Division of Mental Health and Addiction Services (DMHAS), the Commission for the Blind and Visually Impaired (CBVI), and the Division of the Deaf and Hard of Hearing (DDHH). Prior to becoming Deputy Commissioner, Dr. Apgar was an Assistant Professor at Marywood University and the Director of the Developmental Disabilities Planning Institute at the New Jersey Institute of Technology. She has extensive experience providing and overseeing support of individuals with mental health and intellectual/developmental disabilities in a variety of settings, including institutional and community settings. She has worked as both a Behavioral Specialist and Group Home Manager and has been involved in the closure of three institutions in New Jersey either as a direct support professional or as an evaluator of the impacts of deinstitutionalization on former residents. Dr. Apgar is a Licensed Social Worker within the State of New Jersey. Dr. Apgar received a Bachelor of Arts in Psychology from Bucknell University, as well as a Master's degree and Ph.D. in Social Work from Rutgers University.



ARMSTRONG, J. MICHAELChief Executive Officer
Community Hope, Inc.

J. Michael Armstrong, MA, MBA, Community Hope's Chief Executive Officer, is an accomplished senior executive who has had over thirty years of leadership experience in a variety of healthcare/social service settings. Mr. Armstrong assumed the role of Executive Director at Community Hope in 1999. Since that time, he has governed the expansion of the organization over six-fold in numbers served and budget, making this private, nonprofit organization one of the largest providers of supportive housing for the mentally ill in New Jersey, and the leading charity serving homeless veterans in New Jersey. In recognition of the national crisis of homelessness among American Veterans, Mr. Armstrong - himself a veteran collaborated with the Veterans Administration to develop "The Hope for Veterans Program" as the largest and most comprehensive program of its kind in the tri-state area. Since then, Mr. Armstrong led Community Hope to develop and operate a continuum of veterans programs in an effort to be a leader in eradicating homelessness amongst veterans. Mr. Armstrong holds a Master's degree in Business Administration from Rutgers University and Master's and Bachelor's degrees from Appalachian State University in Counseling and Psychology, respectively. He is the immediate Past President of New Jersey Association of Mental Health Agencies and a Member of the Board of Directors for the National Coalition for Homeless Veterans. In 2008, Mr. Armstrong was the recipient of the Outstanding Mental Health Services to Veterans Award from the NJ Association of Mental Health Agencies: and in 2009 he was the awarded the Behavioral Health Champion by Behavioral Healthcare Magazine. Under his guidance, Community Hope received the Outstanding Provider Award presented by the NJ Association of Mental Health Agencies in 2009. As a result of the outstanding veterans' programs developed under Mr. Armstrong's direction, Community Hope received the 2010 Secretary's Award for Outstanding Achievement in Service to Homeless Veterans by the U.S. Dept. of Veterans Affairs and the 2010 Outstanding Agency Award from The Corporation for Supportive Housing.



BATTIS, TRACEEDirector of Housing Development
Project Freedom, Inc.

Tracee Battis has been in the affordable housing industry for over 35 years. Most recently, in February of 2012, she was appointed as Director of Housing Development for Project Freedom, Inc., a very successful nonprofit developer specializing in affordable barrier-free housing. Prior to this appointment, Ms. Battis served for 35 years in various capacities at New Jersey Housing and Mortgage Finance Agency. She served as Chief of Programs and Assistant Executive Director since 1993. In this role, she was in charge of all the housing programs, including the Low Income Housing Tax Credit Program, and the multifamily, single family and special needs financing programs. Ms. Battis received her M.B.A. from Rider University and her undergraduate degree from the College of New Jersey.



BECZO, KIMBERLYOccupancy Specialist Coordinator
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Kimberly Beczo is the Occupancy Specialist Coordinator for the Property Management Division and has been with NJHMFA for over 20 years. Her background includes Section 8, 236, Tax Credit, and Assisted Living Housing. She is an Accredited Residential Manager with IREM and holds her Tax Credit Certification. Ms. Beczo is well-versed with the HUD 4350.3 Occupancy Handbook and the application of the regulations as they pertain to the processing of tenant certifications as well as their transmissions. As the Occupancy Specialist Coordinator she oversees and approves all tenant selection policies for agency-financed developments and works directly with the Assistant Director of Property Management in the day-to-day operation of the occupancy department.



BEIT, RONFounding Partner and Chief Executive Officer RBH Group, LLC

Ron Beit is the Founding Partner and CEO of RBH Group, LLC, President of RBH Management, LLC, asset and property management companies; as well as managing member of RBH-TRB Newark Holdings, LLC. Mr. Beit has acquired, developed, rehabilitated, and/or operated over 1 million square feet of existing commercial and residential real estate in numerous projects throughout the U.S. as well as over 6 million additional developable square feet in institutional-grade sites throughout downtown, Newark, New Jersey. Mr. Beit is on the New Jersey Committee of the Regional Plan Association and is Chairman of the Board of the New Jersey chapter of Teach for America. He is also a board member of the Newark Alliance, Newark Downtown District, St. Benedict's Preparatory, the College of Architecture and Design Board of Visitors at NJIT, the Newark Police Foundation, New Jersey Symphony, and the Greater Newark Convention and Visitor Bureau. Mr. Beit and his real estate work in Newark have been featured in The New York Times. The Wall Street, Journal as well as in the Stoler Report and Sundance Channel's Brick City television programs. He was named #17 in New Jersey Biz's" 2012 Power 50 in Real Estate" and was featured on the "New Jersey Capitol Report" in August 2012. He was also awarded the Partners in Progress Award at Newark Beth Israel Medical Center and Children's Hospital of New Jersey (Barnabas Health) in April 2012, and the Newark Regional Business Partnership's Kevin J. McKenna Leadership Award for 2014. He earned his Bachelor of Arts in Economics from the University of Wisconsin, his Juris Doctor at New York Law School, and has been admitted to both the New York and New Jersey Bar Associations. Mr. Beit lives with his family in Manhattan.



Northeast Regional Director Citi Community Capital (CCC)

Matthew Bissonette is the Northeast Regional Director for Citi Community Capital (CCC), based in the New York office. He has extensive experience in affordable housing finance, having been involved in over 300 financings throughout the country, totaling over \$3 billion. He has worked on virtually every major type of multifamily housing financing structure, including using various conduit financing structures, direct taxable and tax-exempt bonds and loans, derivative products, FHA/GNMA, Fannie Mae, Freddie Mac and other credit-enhancements. Prior to joining CCC in April of 2010, Mr. Bissonette was a Director with RBC Capital Markets in San Francisco, working as a multifamily housing bond financing banker. Before joining RBC Capital Markets in 2007, he was a Partner with Eichner Norris & Neumann PLLC, a Washington, DCbased law firm specializing in affordable housing bond finance. Mr. Bissonette entered private practice after serving as Assistant Counsel at the Office of Advocacy, U.S. Small Business Administration, where he focused on federal and state securities law issues. He also has several years of legislative experience, having worked as Assistant Counsel for the U.S. House of Representatives Committee on Small Business and as Legislative Assistant for a Member of Congress. Mr. Bissonette graduated from the University of Virginia, where he received a B.A. in Economics. He received his J.D. from the College of William and Mary School of Law, where he was a member of the Moot Court Board, Chief Justice of the Judicial Council and awarded the Marshall-Wythe Gambrell Professionalism Award. He is admitted to practice law in the District of Columbia, Virginia and Colorado.



BLENDEN, RICHARDLicensed NJ Real Estate Broker
The Blenden Group, LLC

Richard Blenden, a licensed New Jersey Real Estate Broker, is the Managing Member of The Blenden Group LLC, a property management company located in Millburn, New Jersey. Mr. Blenden, whose diverse background includes managing shopping centers, multifamily apartment buildings, condominium associations, office buildings and industrial parks, has served as the firm's CEO since its inception over twenty years ago. Prior to starting the company, Mr. Blenden's dedicated career in real estate started as an Executive Property Manager at Leonard Diener Investment, a major real estate developer with interests located from New Jersey to Ohio as well as in Florida. Rising through the organization, Mr. Blenden became the firm's Senior Portfolio Manager, reporting directly to the company's president. A graduate of the George Washington University in Washington DC, Mr. Blenden has been recognized by the National Apartment Association as a National Apartment Leasing Professional; and as a Certified Manager of Community Associations by the National Board of Certification for Community Association Managers. After becoming an Association Management Specialist certified by the Community Associations Institute, Mr. Blenden achieved one of the organization's highest international designations as a Professional Community Association Manager. Using his vast experience in construction as well as his background in corporate finance, he is sought after as a consultant for newly developed community associations in transition, as well as real estate investment syndicates. In his capacity as a broker, Mr. Blenden has successfully negotiated countless commercial leases representing both landlords and tenants; as well as participated in numerous sales transactions. Additionally, Mr. Blenden is a Certified Alternative Dispute Mediator specializing in conflicts related to community/condominium associations.



BORAIE, WASSEEMVice President
Boraie Development, LLC

Wasseem Boraie is the Vice President at Boraie Development LLC, a privately held real estate company that has specialized in urban real estate development for over thirty years and is one of the primary companies responsible for the transformation of New Brunswick. Mr. Boraie is responsible for finance and marketing activities for the redevelopment projects in which the firm is involved and has been with the company since 2001. Prior to joining the company, he was Head of Asset Backed Securities and Mortgage Trading for HSBC SECURITIES in New York and London. Mr. Boraie is a 1994 Honors graduate of New York University.



BROWN, MICHELEPresident and Chief Executive Officer
Choose New Jersey, Inc.

Michele Brown is President and Chief Executive Officer of Choose New Jersey, Inc., an independently funded and operated nonprofit organization charged with encouraging economic growth throughout New Jersey with a focus on making the state's most distressed cities engines for growth and opportunity. Choose New Jersey leads global promotion, business attraction and lead generation efforts designed to attract investment and jobs to the Garden State. It is one of four elements of the New Jersey Partnership for Action (PFA), which also includes the New Jersey Business Action Center, the New Jersey Economic Development Authority, and the Office of the Secretary of Higher Education. Under the leadership of Lt. Governor Kim Guadagno, the PFA serves as the starting point for all initiatives, policies and efforts related to growing New Jersey's economy and creating quality, sustainable jobs. Ms. Brown came to Choose New Jersey after serving for more than two years as Chief Executive Officer of the New Jersey Economic Development Authority (EDA), an independent state agency responsible for providing financing to small and mid-sized businesses, administering tax incentives to retain and grow jobs and revitalizing communities through redevelopment initiatives. Prior to that, Ms. Brown served as Appointments Counsel to Governor Chris Christie, where she provided strategic and legal guidance to the Governor. Ms. Brown has an extensive background practicing law, serving 18 years at the United States Attorney's Office in New Jersey. A native of Trenton, Ms. Brown received her J.D., magna cum laude, from Georgetown University Law Center and her B.A., magna cum laude, from Drew University.



BROWN, RICHARD W.Chief Executive Officer
Monarch Housing Associates

Richard W. Brown has over forty years' experience in both housing development and community organizing. Since 1991, Mr. Brown has been the Chief Executive Officer of Monarch Housing Associates, winner of the 1995 Governor's Excellence in Housing Awards' organization category. He has been happily married to Jan, the woman he loves since 1975, and has two grown children, Jon and Mike, and a daughter-in-law, Willa. On July 19, 2010, he became the proud grandfather of his first granddaughter, Lilah-Rae.



BURBRIDGE, JOSEPH
Technical Services Coordinator

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

As Technical Services Coordinator at NJHMFA, Joseph Burbridge oversees all construction-related activities at the agency's multifamily housing complexes throughout the State of New Jersey. He has extensive knowledge and experience in the field of construction management, bringing 30 years of private sector experience to the agency.



CARLSON, VICTORChief of Homeless Services
VA New Jersey Health Care System

Vic Carlson is the Chief of Homeless Services for the VA New Jersey Health Care System. He is a Clinical Psychologist with over 30 years of experience developing mental health services in public service settings. He came to the VA in New Jersey eighteen years ago to run the substance abuse treatment programs and currently directs the vocational, residential and housing programs for homeless veterans. Dr. Carlson has also been a member of the visiting faculty at the Rutgers University Graduate School of Applied and Professional Psychology, and was awarded the Peterson Prize for "a sustained career in professional psychology that has contributed to the public good at the highest level of distinction."



CARNEGIE, JON A.

Executive Director, Alan M. Voorhees Transportation Center Rutgers, The State University of New Jersey

Jon A. Carnegie, AICP/PP, is Executive Director of the Alan M. Voorhees Transportation Center at Rutgers, The State University of New Jersey and an adjunct member of the faculty at the Edward J. Bloustein School of Planning and Public Policy at Rutgers. Mr. Carnegie has more than 20 years of experience in the fields of land use and transportation planning and policy at the municipal, county and regional level. He has been or currently serves as the Principal Investigator for a variety of research and planning projects involving a range of transportation policy topics. His subject matter expertise includes: transit-oriented development; the relationship between land use and transportation; long-range vision planning; transportation capital finance; transportation equity; driver's licensing policy; transportation options for low-income individuals and persons with disabilities; senior mobility; as well as transport security, emergency management and evacuation planning. In 2007, Mr. Carnegie was the lead instructor for six deliveries of the National Transit Institute's (NTI) Land Use and Transportation course around the United States. He also led the development of an NTI course on transit-oriented and joint development for the Federal Transit Administration. Mr. Carnegie holds a B.A. and a Master of City and Regional Planning degree from Rutgers University.



CARRIER, ERICProject Development Officer
NJ Casino Reinvestment Development Authority (CRDA)

Eric is a life-long resident of the Atlantic City area. He began working with the Casino Reinvestment Development Authority after a long and successful career in the Real Estate Industry. Early on, Eric was instrumental in the acquisition and relocation of hundreds of properties for CRDA throughout the city. Currently, most of his concentration involves Façade Renovations, Code Enforcement, Street Lighting and Economic Development Projects in Atlantic City.



CEPPI, PAULDirector of Business Banking & Community Development

New Jersey Economic Development Authority (EDA)

Paul Ceppi is the Director of Business Banking and Community Development at the New Jersey Economic Development Authority. In this role, he oversees the Community Development team whose primary focus is working on the incentive programs created as a result of the Economic Opportunity Act of 2013. These programs are geared to encourage private investment and job growth in some of the most distressed areas of New Jersey. Mr. Ceppi also manages the Business Banking team, which works closely with commercial lenders in forming partnerships to assist New Jersey businesses in obtaining the capital needed to expand their businesses. Prior to joining the NJEDA in 2007, he was employed by the New Jersey Housing and Mortgage Finance Agency, where he assisted developers and sponsors in obtaining financing to construct more than 4,000 units of affordable housing. Mr. Ceppi sits on the Fort Monmouth Economic Revitalization Authority Housing Committee.



CLOSKEY, SEANPresident

TRF Development Partners

Sean Closkey joined TRF in 2004 and is responsible for assisting private developers and public sector clients in their efforts to revitalize neighborhood real estate markets. Mr. Closkey previously served as the Executive Director of the New Jersey Housing and Mortgage Finance Agency (NJHMFA). His accomplishments include creating and implementing New Jersey's \$2.5 billion Smart Growth Housing Policy. Prior to leading the NJHMFA, Mr. Closkey was Executive Director of St. Joseph's Carpenters Society in Camden. He holds a B.S. in Finance from Villanova University and a M.A. in Economics from the University of Texas at Austin.



COCOZIELLO, JR., PETERDirector of Business Development
Advance Realty

Peter Cocoziello, Jr. is responsible for the identification and execution of new investments and has an active role in the firm's asset management and development groups. He has assisted in the acquisition, disposition and management of more than \$1 billion of commercial, retail, multifamily, industrial and mixed-use properties and is actively involved in multi-use development projects with a total capitalization of over \$2 billion. Mr. Cocoziello began his career at Advance Realty Development working on development and repositioning projects including 445 South Street, 100 Tice Boulevard and the Harrison Riverbend District where he assisted in obtaining pre-development approvals and financing for the projects. These projects each represent the largest and most significant transactions in their respective counties. His experience in portfolio-level underwriting and financing activities as well as asset management for over ten million square feet form the necessary foundation to continue the day-to-day operational and management activities of all product classes. Mr. Cocoziello currently sits on the Board for the Somerset County Business Partnership and serves as a Trustee for the National Association of Industrial and Office Properties New Jersey (NAIOP NJ). He earned a B.S. in Industrial and Labor Relations from Cornell University and holds a Master's in Real Estate Development from Columbia University.



COLTON-MAX, HAROLDChief Executive Officer
Jewish Community Housing Corporation (JCHC)

Harold Colton-Max serves as the Chief Executive Officer of the Jewish Community Housing Corporation of Metropolitan New Jersey (JCHC), a nonprofit organization devoted to providing housing with services for senior citizens in the Greater MetroWest Community that includes Essex, Morris, Sussex, Union and parts of Somerset County. He oversees the organization's four apartment buildings with 470 units of independent living and assisted living options for those 62 years or older. During his tenure, the JCHC has refinanced all four of its buildings resulting in millions of dollars for building improvements, funds for additional programming – including senior transportation – and funds for the reserves and/or future development projects. Mr. Colton-Max was honored at the JCHC's Annual Dinner at Crystal Plaza this past June for his 10 years' worth of achievements. Prior to that, he served for seven years as Executive Director of the Fairmount Housing Corporation, a community development corporation serving Hudson County and as an intern at the New Community Corporation in Newark, one of the first and most successful CDCs. His commitment to providing affordable housing to low-and moderate-income households is demonstrated by the leadership positions that he has held in state and local coalitional efforts. Mr. Colton-Max is in his third year as President of the Affordable Housing Professionals of New Jersey, a membership group for professionals to grow their skills and advance their field. Previously, he was a Founding Member and President of Jersey City Affordable Housing Coalition. Presently he serves as the Chair of the Planning Board of the Township of South Orange Village and as a member of the Village's Senior Citizen Advisory Committee. He holds a Bachelor of Arts from Princeton University and a Master of Business Administration from Columbia Business School.



CORTELL, JONATHANVice President, Development
L+M Development Partners

Jonathan Cortell has been with L+M Development Partners since 2005. He represents the firm on multiple mixed use and/or mixed income developments, and is charged principally with expansion of L+M's efforts outside New York City. Prior to joining L+M, Mr. Cortell capped nearly 6 years at the New York State Housing Finance Agency with a successful stint as that Agency's Vice President, Director of Development. Before HFA, he worked at the New York City Independent Budget Office and Duvernay & Brooks, a real estate financial advisory and development firm. Mr. Cortell has a BA and a MPA from Columbia University as well as a MBA from New York University's Stern Business School.



DELOSSANTOS, PAMStaff Architect and Green Technical Advisor
New Jersey Housing & Mortgage Finance Agency (NJHMFA)

Pam DeLosSantos, AIA, LEED AP BD+C oversees the architectural review of supportive housing projects and is responsible for the review of sustainability and energy efficiency measures for multifamily housing projects at the agency. She helped create the Special Needs Design Checklist for the Special Needs Trust Fund-financed projects. She works in collaboration with multifamily and special needs professionals to improve the design and sustainability of the state's affordable housing stock. She has over 19 years' experience in the architecture and housing fields. Ms. DeLosSantos is a graduate of Rutgers College, New Brunswick and Pratt Institute, New York. She is a licensed New Jersey architect, member of the American Institute of Architects and a LEED Accredited Professional with a concentration in Building Design and Construction. Pam is devoted to promoting accessibility features in affordable housing projects, as well as striving to make those projects as sustainable and energy efficient as possible.



DE SANTIS, DEBORAHPresident and Chief Executive Officer
Corporation for Supportive Housing (CSH)

As President and Chief Executive Officer, Ms. De Santis is responsible for the overall leadership of CSH, including oversight of fund development, public policy and advocacy work, financial and administrative systems, program planning and implementation, and strategic planning. Under her leadership, CSH advances solutions that use housing as a platform for services to improve the lives of the most vulnerable people, maximize public resources and build healthy communities. Since Ms. De Santis was appointed to this position in 2007, she has led CSH in realizing a 10-year goal of creating 150,000 supportive housing units nationally. She also has led the re-organization of CSH to deepen its focus on innovation and expansion into new high-need communities nationally in line with CSH's strategic priorities. Prior to this position, Ms. De Santis served CSH for nearly four years as the Director of the New Jersey program, where she tripled CSH's lending portfolio and successfully advocated for the creation of New Jersey's \$200 million Special Needs Housing Trust Fund. Previously, Ms. De Santis was the Executive Director and COO of the New Jersey Housing and Mortgage Finance Agency, where she oversaw the execution of its first strategic plan, which included developing new special needs housing programs, increasing investments in New Jersey's urban areas, streamlining loan servicing, and growing the agency's multifamily portfolio. Ms. De Santis was also the Deputy Chief of Staff for the Governor of New Jersey, where she oversaw the day-to-day operations of the Governor's office, and served as liaison to the Cabinet. She earned a Bachelor's Degree from Babson College where she is on the Board of Trustees.



DILORENZO, DEBRA P.President and Chief Executive Officer
Chamber of Commerce Southern New Jersey

Debra P. DiLorenzo has served as President and CEO of the Chamber of Commerce Southern New Jersey since 1994. During that time, the chamber has been named the "Best Chamber" in the state by NJBIZ because of its progressive program and work and commitment to its members. Additionally, the chamber has become the first and only chamber in the USA to have earned ISO 9001: 2008 Certification, an international quality management system designed to help organizations ensure they meet the needs of their customers. Ms. DiLorenzo and her team work tirelessly to serve the chamber's members by providing them with opportunities to meet and do business; resources to enhance their position in the marketplace; and a collective voice on public policy affecting operations and profitability. In 2009, she was appointed by Governor-elect Chris Christie to his 10 person Transition Team, and Chaired the Department of Labor Subcommittee. The Governor appointed her to the Casino Reinvestment Development Authority in 2011. Prior to her current position, she was Senior Vice President, Government Relations at New Jersey Business and Industry Association, where she directed the association's lobbying team from 1990-1994. And before that, she held various management positions at South Jersey Gas Company from 1979-1990, including Vice President, External Relations. Ms. DiLorenzo earned her B.A. and M.A. in Communications from Rowan University, serves on regional and statewide boards, including the New Jersey Workplace Blood Donor Coalition, and has received numerous awards including Rowan University's Distinguished Alumnus; Woman of Distinction-Girl Scouts of America, Camden County Council; Rutgers University Walter Rand Institute's South Jerseyan of the Year; and NJBIZ's Top 50 Women in Business.



EASTMAN, THOMASVice President, Syndication, Originator Enterprise Community Investment, Inc.

Tom Eastman is Vice President, Syndication, for Enterprise Community Investment, Inc. He manages acquisitions activity in the northeast region which includes Connecticut, Delaware, Kentucky, Maine, Massachusetts, New Hampshire, New Jersey, Ohio, Pennsylvania, Puerto Rico, Rhode Island, upstate New York, Vermont and West Virginia. Through Enterprise's core line of business, syndicating affordable rental housing transactions using the Low-Income Housing Tax Credit (LIHTC), he analyzes, evaluates and bids on affordable housing investment opportunities. Mr. Eastman manages a team of two development officers and a development analyst who presents investment proposals to Enterprise's Investment Committee and coordinates transaction closings. The multifamily rental housing transactions in the northeast region includes family, senior, HOPE VI, special needs, lease-purchase and scattered-site projects. He has been involved in housing finance, development and management since 1995. Before joining Enterprise in 2001, he worked with a community-based organization in Cleveland where he developed various real estate projects, including those utilizing LIHTCs and Historic Rehabilitation Tax Credits. During that time, he also led an environmental demonstration project, which illustrated the benefits of applying environmental building design and technology in the production of market-rate townhomes. Mr. Eastman received his B.A. in Political Science and International Relations from Marguette University. He also holds a Master of Urban Planning, Design and Development degree from the Levin College of Urban Affairs in Cleveland.



ENGLISH, ROBERTSenior Vice President of Property and Casualty Willis of New Jersey

Robert English is a Senior Vice President in the Property and Casualty Division of Willis of New Jersey where he is responsible for the sales and service of large commercial accounts, with a focus on the public sector practice. Mr. English has over twenty five years of public sector experience with cities, counties, boards of education, utilities authorities and state agencies. He has helped over one hundred entities with exposure evaluation to identify and examine potential areas of loss; coverage analysis; program design including coverages available through insurance companies, Joint Insurance Funds (JIFs) and alternative risk placement; expeditious claims resolution; and identification and mitigation of loss control issues. Prior to joining predecessor firm, Meeker Sharkey Financial Group in 1988, he was in the underwriting department of Reliance Insurance Company for over 10 years, where his last position was Underwriting Manager. He received his B.A. in Economics from Villanova University. Mr. English has earned the Certified Insurance Counselor (CIC) designation, Certified Risk Manager (CRM) designation and has completed several parts of the Chartered Property Casualty Underwriting program.



FISHER, DAVIDVice President of Governmental Affairs
K. Hovnanian Homes

David Fisher is Vice President of Governmental Affairs for K. Hovnanian Homes, and has been with the company since 1993, serving in a similar capacity with The Matzel & Mumford Organization (an acquired homebuilding company). As a Land Use Planner with 35+ years of real estate experience, Dave is responsible for governmental and regulatory activities for K. Hovnanian's NJ and PA land operations. He plays a central role in the company's land acquisition efforts, the planning and design of new communities, urban redevelopment and entitlements. Mr. Fisher just completed a term as President of the NJ Builders Association (NJBA), and has been actively involved with NJBA for his entire career. As evidence of his industry experience, he was appointed in January 2000 by Governor Whitman to serve on the NJ State Planning Commission, a post he held for five years. He also served as a member (and Chairman) of the NJ Clean Water Council for four years. He was instrumental in helping to shape the NJ Freshwater Wetlands Protection Act of 1987, and served on the advisory committee for NJDCA and Rutgers Center For Urban Policy Research to formulate the "Draft Model Ordinance" which served as the basis for uniform site improvement standards for all residential development (later becoming the RSIS regulations). Mr. Fisher holds a Master's degree in Community Planning from the University of Cincinnati, and has been a licensed Professional Planner in the State of New Jersey since 1986.



FRANZINI, CARENPresident
Franzini Consulting, LLC

Caren Franzini is President of Franzini Consulting, LLC. The firm provides strategic assistance with real estate development projects; identifies local, state and federal incentives to fill funding gaps; and assists economic development organizations with their development and review of programs and projects. Previously she served as Chief Executive Officer of the New Jersey Economic Development Authority (NJEDA) from January 1994 until October 2012. Prior to joining the NJEDA, Ms. Franzini was an Assistant State Treasurer with the New Jersey Department of the Treasury. Before that, she was employed at the Port Authority of New York and New Jersey and with Public Financial Management. Ms. Franzini is a past recipient of the New Jersey Chapter of NAIOP's Industry Service Award; the New Jersey Technology Council's John H. Martinson Technology Supporter Award; the New Jersey Business & Industry Association's Paul L. Troast Award for her commitment to improving the state's economy; and the Wharton Club of New York's Joseph Wharton Award for Social Impact and many other awards. Ms. Franzini currently serves on the Board of Directors of NJM Insurance Group, NJ Business and Industry Association, Horizon Blue Cross NJ Foundation Board, New Jersey Community Development Corporation, NJ Future and the NJ Alliance for Action, She also serves as a Visiting Associate at Rutgers University's Eagleton Institute of Politics. Ms. Franzini holds a Bachelor of Arts degree in Urban Studies from the University of Pennsylvania and a Master of Business Administration degree in Finance and Public Management from the Wharton School of the University of Pennsylvania.



FRIEDMAN, STEVEN

President
Westgate Management Company, Inc.

Steven Friedman is the President of Westgate Management Company, Inc., located in Lawrenceville, New Jersey. Westgate is the management agent for eighteen apartment buildings comprising approximately 2,700 units originally developed in the 1970's and 80's under various HUD financing and subsidy programs. Mr. Friedman has been with Westgate for over 20 years in various positions prior to being appointed President in January of 2015. A Certified Property Manager (CPM), Mr. Friedman is a past President and has served on the board of the Institute of Real Estate Management New Jersey Chapter 1.



GIANNANTONIO, MARKPresident and Chief Executive Officer
Resorts Casino Hotel

Mark Giannantonio brings more than 30 years of Atlantic City gaming expertise to his role as President and CEO for Resorts Casino Hotel. He joined Resorts in September 2012 upon its acquisition by Mohegan Sun. Before joining Resorts Casino Hotel, he was a Senior Gaming Consultant with Spectrum Gaming, where he applied his experience in a more global atmosphere. He previously held various executive positions within the casino industry, most recently as President and CEO of Tropicana Casino & Resort. A lifetime Atlantic County resident, Mr. Giannantonio not only understands the market, but is invested in its success. He serves on the Advisory Boards of the Atlantic City Alliance (ACA), the New Jersey Casino Reinvestment Development Authority (CRDA), the New Jersey Hall of Fame Selection Advisory Committee and the Lloyd D. Levenson Institute of Gaming, Hospitality and Tourism at the Richard Stockton College of New Jersey. He is a current Board Member of the Atlantic City Police Foundation and has been a Board Member of the Casino Association of New Jersey (CANJ), United Way of Atlantic County, Dante Hall Theater of the Arts, and past President of the Atlantic City Hotel and Lodging Association. Mr. Giannantonio graduated from Richard Stockton College of New Jersey earning his degree in economics.



GORE, GIADirector of Real Estate
Eden Autism Services

Gia Gore is the Director of Real Estate for Eden Autism Services, a not-for-profit organization with a mission to improve the lives of children and adults with autism. Ms. Gore is responsible for managing and overseeing the real estate activities of the organization including leasing, site selection, selling, buying, market research, financial analysis, and establishing and maintaining company-wide real estate standards and policies. She manages a diverse range of real estate and facilities projects from development through stabilization. She has extensive experience in developing special needs projects for individuals with developmental disabilities. Prior to Eden, Ms. Gore spent 13 years at Our House Inc. and was their Director of Real Estate.



GROSSO, LYNN

Acting Deputy Assistant Secretary for Enforcement and Programs HUD

Lynn Grosso is currently serving as the Acting Deputy Assistant Secretary for Enforcement and Programs in the Office of Fair Housing and Equal Opportunity at the U.S. Department of Housing and Urban Development. In this capacity, she oversees HUD's ten regional offices and headquarters operations in Washington, DC. Ms. Grosso administers HUD's enforcement of the Fair Housing Act and other civil rights compliance statutes, as well as HUD's two fair housing public partnership programs: the Fair Housing Assistance Program and Fair Housing Initiatives Program. She joined the HUD headquarters fair housing team in 2007 as the Director of Enforcement, leaving Denver, where she began her federal service and directed HUD's Region VIII Fair Housing Enforcement Center. Having focused much of her career on the housing rights of people with disabilities, Ms. Grosso has shaped national public policy in this area and provided expert testimony in precedent-setting disability cases in state and federal courts. In the most challenging work of her career, she deployed to the Gulf Coast in the weeks after Hurricane Katrina, where she worked to keep people with disabilities united with their families despite the extreme shortage of accessible emergency housing in the area. She followed up this work, collaborating to establish accessibility standards in emergency transportable housing and to review emergency preparedness plans in communities around the country. Over her 25 year career, Ms. Grosso has trained and written on housing civil rights, with a specialization in disaster preparedness, housing accessibility, and Olmstead deinstitutionalization.



GRUEL, SUSAN

NJ Licensed Professional Planner and Partner

Heyer, Gruel & Associates

Susan Gruel, P.P. is a New Jersey licensed Professional Planner and Partner in the planning consulting firm of Heyer, Gruel & Associates in Red Bank. Ms. Gruel is a recognized expert in the field of planning and redevelopment. She represents municipal and regional entities on a broad range of planning issues. She also serves as an instructor at the Bloustein Graduate School of Planning and Public Policy at Rutgers University where she teaches Comprehensive Planning and planning studios. She has a Master's Degree in City and Regional Planning from Rutgers University and has completed post graduate courses in finance.



HAMLIN, ANNE

Director of Tax Credit Services

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Anne Hamlin has been with the Tax Credit Services Division at NJHMFA since 2008. As Director of Tax Credit Allocations, she is responsible for the day-to-day responsibilities associated with administering the 4% and 9% Low Income Housing Tax Credit Program for the State of New Jersey on behalf of the Internal Revenue Service. Ms. Hamlin has over 12 years of experience in the affordable multifamily housing industry and has a B.A. in Political Science.



HARAKSIN, ROBERT J.

Flood Territory Manager, Selective Insurance New Jersey, Westchester County, Long Island and NYC Five Boroughs

Robert Haraksin is the Flood Territory Manager for Selective Insurance responsible for New Jersey, Westchester County, Long Island and the New York Five Boroughs. He brings nineteen years of experience working with flood insurance through the National Flood Insurance Program (NFIP). He is also a Flood Certified Instructor for flood continuing education, and works with insurance agents and the public to both understand and sell/market flood insurance. Prior to joining Selective Insurance, Mr. Haraksin was a Sales Executive for Beneficial Insurance Group, responsible for the agency's sales training, including flood insurance, and has over 20+ years of mortgage banking experience with various mortgage lenders.



HARCAR, CHRISTINA S.

Administrative Supervisor of Social Services Mercer County Board of Social Services

Christina Harcar has been employed at Mercer County Board of Social Services since 1975. She began her career as an income eligibility worker for the Food Stamp program and soon was promoted to a Social Worker in the Adult Protective Service program. For most of her career she worked in the Adult Protective Service Unit as a Social Worker and then supervisor. This unit investigates complaints of alleged abuse, neglect and exploitation of the elderly and disabled residing in Mercer County and provides services to eliminate the risk. Mercer County's APS program is recognized as one of the best in the State of New Jersey. In 2006, Ms. Harcar was appointed Assistant Administrative Supervisor of Social Services where she was responsible for many social services programs including the APS program, the Work First New Jersey program and Housing Now-Rapid Rehousing. In 2010 she was instrumental in creating an in-house program at the board to assist WFNJ/TANF clients with housing that follows the Rapid Rehousing model, Family Housing Initiative. The goal of the program is to assist clients with housing stability while wrapping around services that allow the client to resolve barriers that may be holding them back from securing and maintaining self-sufficiency. This program has re-organized the way Mercer County Board of Social Services delivers housing services to the consumers. In 2012, Ms. Harcar was appointed to the position of Administrative Supervisor of Social Services of Social Work.



HENDRICKS, ROCHELLE ROBINSON

Secretary Higher Education

Rochelle R. Hendricks was named the first Secretary of Higher Education for the State of New Jersey in May 2011. As Secretary, she is responsible for policy and program development to enhance the capacity and competitiveness of New Jersey's higher education institutions. In this role, Secretary Hendricks has focused on advancing the blueprint for higher education reform as recommended by the Governor's Higher Education Task Force. She has implemented the New Jersey Medical and Health Sciences Education Restructuring Act and the Building Our Future Bond Act, building cross-sector state and national partnerships. In March 2013, Lt. Governor Guadagno named Secretary Hendricks as the newest member of the New Jersey Partnership for Action. She is also Chair of the Council on Innovation, established to enhance collaboration among academia, business, industry, and the state. In 2014, Secretary Hendricks was appointed to the State Ethics Commission by Governor Christie, and she was elected Vice Chair of the Educational Facilities Authority Board. Secretary Hendricks is a founding member of the Policy Steering Council for the Center for Higher Education Strategic Information and Governance at Stockton University. She is a member of the Educational Leadership Foundation of New Jersey Board of Trustees and an ex-officio member of the Board of Trustees for the New Jersey Institute of Technology. Before her higher education appointment, Secretary Hendricks served the Department of Education in a number of roles including Acting Commissioner, Acting Deputy Commissioner and Assistant Commissioner. Prior to joining the Department of Education, she worked for over 15 years at Princeton University in numerous capacities. She started her career as a teacher at Rumson-Fair Haven Regional High School.



HENKEL, TIMSenior Vice President and Principal Pennrose Properties, LLC

Tim Henkel began his career at Pennrose in 1999. Today, he is Senior Vice President and Principal of Pennrose Properties, LLC. His many responsibilities include coordinating all aspects of the development process, including property acquisition, development financing, and land development approvals. Mr. Henkel is an expert in all forms of public and private real estate financing and has executed the full array of Pennrose's diverse portfolio of transactions including affordable housing via federal and state Low Income Housing Tax Credits (LIHTC), federal and state Historic Rehabilitation Tax Credits (HTC), mixed-income multifamily housing via tax-exempt bonds, and public housing replacement leveraging federal HOPE VI grants. In addition, he has executed market rate and mixed income development using various combinations of New Market Tax Credits (NMTC), Urban Transit HUB Tax Credits, and other state incentive programs. Mr. Henkel's current activities are focused on the New Jersey, New York and Connecticut regions. Mr. Henkel holds a Bachelor of Science degree in Civil Engineering from Bucknell University and a Master of Business Administration from the William E. Simon School of Business Administration at the University of Rochester. He is a professional engineer licensed in the State of New Jersey. Mr. Henkel is acting President of the recently-formed New Jersey Affordable Housing Developers Council. He also serves on the boards of Triple C Housing and Preservation New Jersey and is a frequent panelist and speaker at regional real estate development events.



HENRY, CHRISProject Manager
Fitzgerald & Halliday, Inc.

Chris Henry is a New York City-based Project Manager with Fitzgerald & Halliday, Inc. He leads FHI's growing transit planning practice and brings 16 years of experience in transportation planning with an emphasis on public transit operations, policy, and management. He specializes in short-term operations plans and long-range planning support for transit providers, metropolitan planning organizations, and local and state agencies. Mr. Henry has managed and supported numerous comprehensive plans for transit providers in large urban, small urban, suburban, and rural settings. He combines experience in bus service planning for short-term analyses with an understanding of stakeholder priorities and planning policy for strategic and longer-term investment. Areas of focus include bus rapid transit, shuttle and circulator bus services, and multi-modal planning. He received his Bachelor of Arts from the University of Delaware and his Master of City and Regional Planning from Rutgers University before beginning his career with NJ Transit. Prior to joining Fitzgerald & Halliday, he worked for Urbitran Associates and AECOM in New York.



HUMOWIECKI, MARKGeneral Counsel and Director of External Affairs
Camden Coalition of Healthcare Providers

Mark Humowiecki is General Counsel and Director of External Affairs for the Camden Coalition of Healthcare Providers. He directs the Coalition's community engagement and governance process, manages its legal affairs, and oversees the Good Care Collaborative (GCC), a statewide advocacy campaign dedicated to the reform of the New Jersey Medicaid system to achieve better care at lower cost. The GCC's goals are improvement of Medicaid transportation; expansion of supportive housing for homeless, frequently-hospitalized patients; replacement of telephonic care management with community-based programs, integration of physical and behavioral health, and the development of state-wide integrated data systems that combine health and social service data to better understand and address the needs of vulnerable communities. Prior to joining the Coalition, Mr. Humowiecki served in senior policy positions in New York state government and spent six years as a Civil Litigator in New York City. He is a graduate of Yale College and Yale Law School.



INGERMAN, M. BRAD Chief Executive Officer and President The Ingerman Group

In 1979, Brad Ingerman joined the Philadelphia office of Price Waterhouse & Co. He was on the tax staff responsible for review, structuring and preparation of projections for real estate limited partnerships, and both individual and corporate tax planning and tax return preparation. In 1981, he became Director of Marketing for National Property Analysts, Inc., a Philadelphia-based real estate firm. In 1982, he formed MBI Management Corp., and served as independent marketing consultant to, and Director of National Marketing for, The Patrician Group, a New York-based real estate organization. In 1982, Mr. Ingerman began raising equity for Ascott Investment Corporation. Mr. Ingerman became a shareholder, Director and Executive Vice President of Ascott in 1983. In 1987, Mr. Ingerman formed "Ingerman." Ingerman is involved in the construction, development and management of for-sale and rental housing. Since its inception, Ingerman has developed over 90 affordable housing transactions generally located in the mid-Atlantic region with project costs exceeding \$1 billion. In 1999, Ingerman Construction began building for other developers and housing authorities. Since 1982, Mr. Ingerman has been involved in the ownership of over 8,000 apartments throughout the United States. Mr. Ingerman received a Bachelor of Science Degree in Accounting cum laude from Villanova University in 1975, a J.D. from Widener School of Law in 1979, and attended New York University's School of Law – Master in Taxation Program. He was a member of the Editorial Board of the Delaware Law Review and is admitted to practice law in the Commonwealth of Pennsylvania and the U.S. District Court for the Eastern District of Pennsylvania.



JACKSON, ROSIE
Assistant Director of Property Management
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Rosie Jackson is the Assistant Director of Property Management and has been with NJHMFA for 31 years. She is responsible for supervising the Occupancy Specialists working in Property Management. Ms. Jackson oversees the agency's portfolio of developments in relationship to TRACS and occupancy requirements. She has extensive experience in the housing industry, including assisted housing and property management and currently holds the designations of Certified Assisted Housing Manager (AHM), Tax Credit Specialist (TCS), Housing Credit Certified Professional (HCCP), C6P and NCP-Executive. In 2010, Ms. Jackson was inducted into the HFA Hall of Fame in recognition of 20 or more years of service in the housing credit industry.



KIRKOS, JIMPresident and Chief Executive Officer
Meadowlands Regional Chamber

Since June of 2002, Jim Kirkos has served as President and Chief Executive Officer of the Meadowlands Regional Chamber (MRC) and the Meadowlands Liberty CVB. The MRC, with over 1,150 company members, follows a strategic plan to accelerate economic, community and business development. It provides its membership with networking and relationship building opportunities; destination and tourism marketing services; business education and leadership training; legislative and public affairs advocacy, and workforce development initiatives to businesses of all sizes across all industry sectors throughout the Greater Meadowlands region. A 25-year veteran entrepreneur and business developer, Mr. Kirkos owned and operated food service businesses in the Meadowlands region. After selling his companies in August 2001, he first consulted with and then joined the executive staff at the Meadowlands Regional Chamber where he was appointed President & CEO in June 2002. Mr. Kirkos has served on a number of public, private and not for profit boards including: New Jersey Transit Advisory Council, the New Jersey Sports and Exposition Authority Stakeholders Committee and is currently serving on the Bergen Community College Advisory Board, Felician College Business Advisory Board and the Bergen Leads Advisory Board. He was elected to the national board of Destination Marketing Association International (DMAI) in January of 2014.



KNISLEY, MARTHA B.Senior Consultant
Technical Assistance Collaborative (TAC)

Marti Knisley, M.A. is a senior consultant with the Technical Assistance Collaborative (TAC). She has served as a local and state human services administrator for over five decades including serving as Director of Department of Mental Health in Ohio and the District of Columbia and Deputy Secretary of Mental Health in the Pennsylvania Department of Public Welfare. She advises state and federal agencies on the development of supportive housing, Medicaid financing and community services for people with disabilities. She and her colleagues at TAC recently assisted the state of Louisiana develop 3,000 units of permanent supportive housing and new Medicaid covered services for persons with disabilities including persons who were homeless pre-Katrina. She serves as the principal consultant for Pennsylvania's Department of Human Services supportive housing programs which has yielded two 811 PRA awards, over 1,000 new set aside units in LIHTC properties and over 3,000 bridge rental subsidies. She is the Court appointed Olmstead expert in Disability Rights New Jersey v. Velez and in U.S. v. North Carolina and serves as supportive housing expert in U.S. v. Georgia.



KOLLURI, KRISChief Executive Officer
Rowan University/Rutgers - Camden

Kris Kolluri was appointed as the Chief Executive Officer of the Rowan University/Rutgers - Camden Board of Governors on July 1, 2014. His mandate is to lead the Board's efforts by leveraging existing education, research and medical assets in Camden by creating academic programs to build and sustain economic growth in the city and the broader South Jersey region. Prior to his appointment as Chief Executive Officer of the Rowan/ Rutgers - Camden Board of Governors, Mr. Kolluri served as Counsel at the law firm of Windels Marx Lane and Mittendorf. Mr. Kolluri is an infrastructure management and operations practitioner with experience running multibillion dollar public transportation agencies such as toll roads, mass transit systems and a school construction organization. Mr. Kolluri served as the Chief Executive Officer of the New Jersey Schools Development Authority's (SDA). At SDA, he oversaw the state's \$5.3 billion school construction program. Prior to leading SDA, he served as the Commissioner of the New Jersey Department of Transportation (NJDOT). In his capacity as NJDOT Commissioner, Mr. Kolluri also served as Chairman of NJ TRANSIT, the New Jersey Turnpike Authority and the South Jersey Transportation Authority, overseeing a total of 17,000 employees, more than \$3.6 billion in capital funds and over \$2 billion in operating funds. Mr. Kolluri has a Bachelor of Science from Rutgers University and a Juris Doctor degree from Georgetown University. He was an adjunct faculty member at Rutgers University Law School (2011 & 2012 academic years). In addition, he served on the Advisory Board of RomAsia Bank and on the New Jersey Board of the Regional Plan Association.



LAMB, CHRISTOPHER J.Partner
Pepper Hamilton LLP

Christopher J. Lamb, a Partner in the Wilmington office of Pepper Hamilton LLP, has more than 25 years of experience in affordable housing, creditors' rights, finance and real estate. His clients include for- and non-profit developers and lenders. Mr. Lamb is listed in The Best Lawyers in America and was named the Wilmington, DE Best Lawyers Real Estate Law Lawyer of the Year for 2013. He has been recognized as a leading practitioner in real estate in Delaware in the 2007-2015 editions of Chambers USA: America's Leading Lawyers for Business. Mr. Lamb received his J.D. from Temple University School of Law in 1988, and a B.A. from La Salle College in 1984.



LAWRENCE, WENDY

TRACS Coordinator

New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Wendy Lawrence has been in the field of subsidized housing for the past 28 years, both in the property management of a Section 8 development and as an Occupancy Specialist in the Property Management Division of the New Jersey Housing and Mortgage Finance Agency. She is a Certified Assisted Housing Manager through Quadel Consulting Corp. since 1988 and has earned numerous credits through the National Registry of CPE Sponsors. Ms. Lawrence has been overseeing the agency's database and monitoring the implementation and coordination of TRACS tenant and voucher transmissions to NJHMFA and HUD since 1995 and was designated as the TRACS Coordinator in August 1997. She has been one of the agency's coordinators on HUD's Secure Connection and EIV since inception. She attends all HUD TRACS industry meetings as well as other related trainings and is the liaison between HUD Washington, NJHMFA, software technicians, and property managers.



LEWIS, CHARLES M.Senior Vice President
Conifer Realty, LLC

Charles Lewis is the Vice President of Conifer Realty and oversees its development activities in New Jersey and Pennsylvania. His responsibilities include all phases of the development process, including acquisition, land development, financing and construction. The Superior Court of New Jersey has accepted Mr. Lewis as an expert on low-income housing tax credits. He has a Bachelor of Arts degree, a Master of Law degree and a Doctor of Jurisprudence in Taxation, all from Temple University.



LINETT, JENNIFER H.Director of Loan Closings
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Jennifer H. Linett is the Director of Loan Closings at the NJ Housing and Mortgage Finance Agency. She manages a staff of paralegals and support staff in order to accomplish the closing of all of the multi-family and special needs loans on behalf of the Agency. Ms. Linett came to the Agency in 2012 from the Division of Law where she was a Deputy Attorney General for 9 years. During her tenure at the Division of Law, she represented the Schools Development Authority (f/k/a Schools Construction Corporation) in its acquisition of real estate in order to build schools for New Jersey's children as well as in general legal matters. She also represented the Division of Property, Management & Construction in connection with the State's acquisition, sale and leasing of property, the Division of Purchase & Property in connection with procurement and waiver requests, the Division of the Lottery at both its Commission meetings and with respect to general legal issues and the NJ Housing and Mortgage Finance Agency in closing its multi-family loans as well as in other areas of general legal advice. Prior to State service, Ms. Linett worked at Lee, Chu, Walters & Columbini closing Fannie Mae and Freddy Mac multifamily loans as well as handling general real estate matters. She was also an associate at Herrick, Feinstein LLP in their Real Estate Department. For several years she maintained her own firm and for three years worked for the Federal Deposit Insurance Corporation, where she was a Senior Attorney focusing on real estate transactional matters and closing failing institutional lenders. She began her career in boutique real estate law firms in New York. Ms. Linett is a graduate of SUNY Oneonta and St. John's University School of Law. She is admitted to practice law in New York, New Jersey and Pennsylvania.



LIZURA, TIMOTHYPresident and Chief Operating Officer
New Jersey Economic Development Authority (EDA)

Timothy Lizura serves as President and Chief Operating Officer of the New Jersey Economic Development Authority (EDA). Mr. Lizura joined the EDA in 1996 as part of the Authority's real estate development team. He held various leadership roles, eventually assuming the position of Senior Vice President of Finance and Development, managing the Authority's business practices and financing activities. Mr. Lizura became President and COO in 2012. Mr. Lizura has served as a member of the Fort Monmouth Economic Revitalization Planning Authority and as a designee to the South Jersey Transportation Authority for the EDA. In addition, he served as the interim Executive Director for the Fort Monmouth Economic Redevelopment Authority during its formation in 2010. He is currently a Board Member of NJ NAIOP and on the Advisory Board for Rutgers Business School. In 2006, Mr. Lizura took a two-year stint at the Port Authority of NY & NJ, where he served as Director of the World Trade Center Redevelopment Department, overseeing all redevelopment activities for the commercial interests of the World Trade Center site in lower Manhattan. Mr. Lizura also previously spent four years with the Federal Deposit Insurance Corporation (FDIC) during one of the most turbulent periods in banking history. His responsibilities ranged from leading bank seizure teams to overseeing loan portfolio sales. Mr. Lizura has served as the Chair of the New Jersey Biotechnology & Life Sciences Coalition, and was named in 2006 as one of NJBIZ Magazine's "40 Under 40." an award which honors men and women who have made headlines in their field and share a commitment to business growth, professional excellence and the community. Mr. Lizura obtained a B.A. from Rutgers University, with a major in Economics and minor in Accounting. He also earned his M.B.A from the Rutgers Graduate School of Management.



LOW, JERRYAcquisitions Manager
Vitus Group

Jerry Low is Acquisitions Manager for Vitus Group, where he executes Vitus' strategy to acquire and sell real estate assets. Mr. Low has extensive experience with low-income housing tax credits, multi-layered financing structures and HUD project-based rental programs, as well as conventional financing. Prior to joining Vitus, he was a broker with the affordable housing groups at Apartment Realty Advisors and CBRE. Mr. Low has been involved in the disposition of over \$500 million in affordable housing assets nationwide over the past five years. Before his work in commercial brokerage, he provided asset management services for the Bank of New York Mellon's real estate trust department. He holds a Bachelor of Arts in Communications from the University of Washington and a Master of Science in Real Estate Finance and Construction Management from the University of Denver. He is a licensed real estate broker in the states of California and Washington.



MAIO-MESSANO, MARIA T.

Newark Field Office Director

U.S. Department of Housing and Urban Development (HUD)

With over 40 years of experience in developing and managing affordable housing, Maria Maio-Messano is the Director of the New Jersey State Office of the U.S. Department of Housing and Urban Development (HUD). In this role, she serves as HUD's contact to the New Jersey Congressional Delegation, state and local officials, and stakeholders. HUD funding allocations in New Jersey total \$1.7 billion annually and include the Public Housing, Housing Choice Voucher, Community Development Block Grant and Multi-Family Programs which serve over 100,000 households. Prior to this position, she served as the Executive Director of the Jersey City Housing Authority, the second largest in New Jersey. Ms. Maio-Messano was responsible for the oversight of all fiscal, management and administrative functions of a \$65M budget involved in the operation of 2,300 apartments in public housing, nearly 4,000 vouchers in the Housing Choice Voucher and 130 apartments in assisted housing programs. Under her leadership, the Jersey City Housing Authority successfully implemented the revitalization of three obsolete public housing developments to new mixedincome communities. Ms. Maio-Messano has received numerous professional awards including United Way's Congresswoman Mary T. Norton Memorial Award of Excellence, LISC Deborah Barnes Community Award and The Boys and Girls Club Community Service Award. She is a graduate of St. Peter's College (now University) with a B.A. in Sociology and Urban Studies and the Leadership New Jersey Program. She has been a presenter at local and state conferences, and presented testimony before the U.S. Senate on issues related to affordable housing.



MAMAN, ANNE-MARIE
Program Manager
Commercialization Center for Innovative Technologies (CCIT)

Anne-Marie Maman has had National and International success in developing business strategies and road maps for achieving immediate and long-term growth in M&A, startups and Fortune 500 arenas. She is skilled and highly successful in building value by insightful strategic planning and by identifying, evaluating, and negotiating mergers and acquisitions of medical devices, life sciences, and emerging technologies. She has experience in the broad range from large multinational corporations (J&J, US Surgical, Genzyme) to founding, building and exiting startups (Axya Medical, LumenVu, Oxygense). She received her undergraduate degree from Princeton University and her M.B.A. from the Kellogg School of Business at Northwestern University. She has been the Program Manager at the NJ Economic Development Authority's Life Sciences Incubator in North Brunswick, NJ since the middle of 2014.



MARTOGLIO, EDWARD Principal RPM

Edward Martoglio is a Principal at RPM, a diversified real estate company with development, construction and management divisions. The company has been a leading developer of affordable housing since 1987 and takes great pride in creating high quality rental and home ownership communities throughout New Jersey. Mr. Martoglio has been privileged to work on a number of communities formed by both the NJ Housing and Mortgage Finance Agency and the Department of Community Affairs whose goals have been to improve the delivery of affordable housing.



MCCANN, DAVID S.Vice President and Principal Consultant Wivenhoe Management Group

David S. McCann is a Vice President and Principal Consultant with Wivenhoe Management Group, a security and emergency response consultant engineering firm that advises a variety of clients on emergency response plans, active shooter programs, emergency call for aid systems and security measures and systems, including state-of-the-art IP camera surveillance, wireless technology, video motion detection, PIMP and VMS programs. With more than 35 years of experience in designing and implementing safety and security systems and developing a multitude of emergency response programs, Mr. McCann has assisted many property management companies in developing a substantial number of integrated camera surveillance systems that can detect both security and non-security emergency situations. The ability to view emergency situations in real-time and from remote locations has assisted clients in many different environments to respond more effectively and neutralize a serious hazard in record time, thus saving resources and costly repairs. Educated in the United Kingdom with degrees in Computer Science and Economics from the University of London, and an Associates Degree in Electronics from Cranwell Royal Air Force College, Mr. McCann has served in a Security Consulting role to European, Middle Eastern, and American Government facilities and major companies and corporations. He is also a speaker and presenter of many technical papers to such professional organizations as AWWA, AIA, BIM, AHMA, AACP, and others.



MCDONOUGH, TIMOTHY C.

Mayor Hope Township

One of New Jersey's longest serving mayors, McDonough is in his 20th year as Mayor of Hope Township. As a registered independent, Mr. McDonough has held several key management positions, including, most recently, Deputy Executive Director of the New Jersey Turnpike Authority, Garden State Parkway Division. In his role, he oversaw the successful integration of the high-speed E-Z Pass system into the state's major toll roads. Mr. McDonough has years of experience working with national, state, and local government leaders with great success. Currently active in the United States Conference of Mayors, McDonough also is a member of the Executive Boards of the League of Municipalities and the Conference of Mayors. A past President of the New Jersey Conference of Mayors and a past President of the League of Municipalities, McDonough is the only sitting mayor to ever serve as president of both organizations. McDonough was also named Mayor of the Year in 1995 and sits on the Small Cities Task Force of the U.S. Conference of Mayors. One of New Jersey's leaders in the area of homeland security, he also serves as Chairman of the State League of Municipalities' Hometown Security Task Force. Mr. McDonough is a current or former board member of multiple organizations throughout New Jersey, including the NJ Association of Environmental Authorities, Warren Pollution Control Finance Authority, NJ Business and Industry Association, D.A.R.E. New Jersey, Fannie Mae, NJ Citizen Corps State Council, the NJ Society for Environmental Economic Development, and the Policy Research Organization.



MIELKE, VALERIE
Assistant Commissioner
New Jersey Division of Mental Health and Addiction Services (DMHAS)
Department of Human Services (DHS)

Valerie Mielke, MSW is the Assistant Commissioner for the New Jersey Division of Mental Health and Addiction Services (DMHAS) in the Department of Human Services and is the single state authority for Mental Health and Substance Abuse Disorders. The Division is responsible for the coordination, administration, management and supervision of the institutional and community public mental health system, and is also responsible for regulating, monitoring, planning and funding substance abuse prevention, treatment and recovery support services. Prior to her appointment, she was the Assistant Director for the Office of Treatment and Recovery Support within DMHAS. Ms. Mielke holds a Bachelor of Arts degree from Fairfield University and a Master of Social Work degree from Rutgers University.



MONTIE, JEFFREY W.Wenner Bakery Board Member
Former Chief Executive Officer Wenner Bakery

After starting his career with Procter & Gamble, Jeff Montie spent 21 years with Kellogg's, leading teams in the United States, Canada, South Africa, Germany and England. During his tenure with Kellogg's, he held the position of President, North America, where his team grew sales from \$6 billion to \$8 billion, and President, International, where he led operations in over 40 countries. Most recently, Mr. Montie held the position of CEO, Wenner Bakery, a private-equity backed leader in the frozen bread and roll business based in Long Island. Wenner supplies leading grocery store bakeries and food service establishments across the country. Since acquisition, both sales and profit have grown exponentially, necessitating the build-out of a new 170,000 square foot manufacturing facility in New Jersey. Mr. Montie currently serves on the Boards of Wenner Bakery, Jack Links and Now Diagnostics.



MOORE, LAUREN H.Executive Director, Business Action Center (BAC)
New Jersey Department of State

Lauren H. Moore currently serves as the Executive Director of the New Jersey Business Action Center (BAC), a division within the New Jersey Department of State, led by Lt. Governor Kim Guadagno. In his role at the BAC, Mr. Moore oversees the Office of Business Advocacy, the Office of Planning Advocacy, and the Office of International Business Development and Protocol. These units have a wide range of responsibilities which include: coordinating state, local, and federal business assistance and incentive programs; providing commercial real estate site selection services; guiding companies on regulatory and permitting matters; developing land use strategies to promote sustainability and economic growth; and encouraging foreign-based firms to invest in New Jersey. Mr. Moore has more than 25 years of professional experience, holding numerous management positions in government. He has a Bachelor's Degree in Environmental Science from Richard Stockton College and is a licensed New Jersey professional planner and member of the American Institute of Certified Planners (AICP).



MURRAY, JOHN M.
Chief of Credit and Business Development
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

As Credit and Business Development Chief, John Murray is responsible for all multifamily credit decisions. He also develops workout plans for distressed properties and works closely on the agency's Sandy Recovery programs. Prior to his current position he was the Director of Multifamily Preservation. Under Mr. Murray's leadership since 2004, NJHMFA has preserved 7,462 units, extending the affordability of 45 projects an average of 20 years for a total of \$356,420,317 in financing. Prior to joining the agency, he was Vice President of Housing and Development for Volunteers of America/Delaware Valley, Inc. and was responsible for developing affordable and special needs housing. He also spent 16 years in the private banking industry focusing on commercial real estate and community development lending. Mr. Murray received his B.S. in Finance from San Jose State University in 1985.



NEWMAN, DONDirector of Small Business Advocacy
New Jersey Business Action Center (BAC)

Don Newman is the Director of Small Business Advocacy within the New Jersey Business Action Center. In this position he provides services to businesses of all sizes and all stages of development, from startups through maturity. The Business Action Center's Business Advocacy Unit serves as a one-stop shop for business. The team plays a vital role in working to retain and attract business to the state, providing businesses with professional and coordinated assistance.



NOSKER, KATHERINE
Supportive Housing Connection Manager
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Katherine Nosker is the Manager for the Supportive Housing Connection at the New Jersey Housing and Mortgage Finance Agency. Ms. Nosker was responsible for the startup activities of the Supportive Housing Connection and now manages the day to day operations. Ms. Nosker has worked at NJHMFA since 2012, and previously was a Management Associate in a rotational position at the agency. She has experience as a Research Associate for the Regional Plan Association in New York City, and received her Master's degree in City and Regional Planning from the Bloustein School of Planning and Public Policy at Rutgers University.



OUELLETTE, NIKKIChief Marketing Officer
Choose New Jersey, Inc.

Nikki Quellette is the Chief Marketing Officer for Choose New Jersey, Inc., an independently funded and operated 501(c)(3) nonprofit organization charged with encouraging economic growth throughout the State of New Jersey with a focus on making the state's most distressed cities engines for growth and opportunity. She is responsible for overseeing all marketing and communications activities, including advertising, public relations and event planning. With over 20 years' experience in the communications, marketing and public policy arena, Ms. Ouellette came to Choose New Jersey, Inc. after serving nearly 14 years with the New Jersey Economic Development Authority (EDA). From 2006, Ms. Ouellette served as Director of Public Affairs and oversaw legislative/government affairs and public relations, and from 2010 served as the Director of Marketing and Policy, overseeing marketing and outreach, events coordination and product development. During her time at EDA, she was closely involved with the creation and launch of the Grow New Jersey and Economic Redevelopment and Growth (ERG) Grant program, two of New Jersey's most significant job creation/retention and economic development tools today. Prior to her tenure at EDA, Ms. Ouellette served as a Communications Specialist in the New Jersey State Senate, and has prior experience during her high school and college years in newspaper reporting at the Asbury Park Press and Ocean County Observer, and in advertising at CNN International in Atlanta, GA. Ms. Ouellette holds a Dual Bachelor of Arts degree magna cum laude in Broadcast Journalism, S.I., Newhouse School of Public Communication and Political Science. College of Arts and Sciences from Syracuse University. She is a current member of the Board of Trustees of the Asbury Park Chamber of Commerce and a former member of the NJ Boys & Girls Clubs Marketing Advisory Board.



OWENS, LUTHERHomeless Youth and Special-Initiatives Coordinator
Office of Adolescent Services (OAS)
Department of Children and Families (DCF)

Luther Owens is the Homeless Youth and Special-Initiatives Coordinator with the Department of Children and Families (DCF) Office of Adolescent Services (OAS). OAS focuses on prioritizing the needs of youth and young adults who are aging out of New Jersey's child welfare system. Mr. Owens has served as the Program Lead for DCF's Homeless Youth Act Funded Housing, Shelter and Street Outreach agencies. He currently manages OAS' special housing initiatives, designed to address the long term and stable housing needs of youth and young adults who are aging out. Mr. Owens oversees DCF's Summer Housing Internship Program (SHIP) and federal programs addressing Human Trafficking and Disaster Preparedness. Mr. Owens is also a member of DCF's federally funded Youth At-Risk of Homelessness Planning Grant team (YARH); charged with designing a service model that prevents youth, who experience the child welfare system, from becoming homeless. He has his post baccalaureate certificate in Adolescent Advocacy from Montclair State University and brings to OAS a wealth of knowledge and experience in both adolescent specific administrative services and front line case management. He is steadfast and committed to OAS' mission of supporting adolescents in the transition to adulthood to achieve economic self-sufficiency, interdependence and engage in healthy lifestyles.



PALADINO. CHRISTOPHER J.

President

New Brunswick Development Corporation (DEVCO)

Christopher Paladino is President of New Brunswick Development Corporation. In accepting this position in 1994, he determined that "the fundamental role of DEVCO as a successful nonprofit developer is to provide the momentum to carry development projects forward - the kind of projects that clearly advance good public policy." Mr. Paladino has initiated and managed nearly \$1.5 billion in residential, commercial, and institutional development activity by focusing on a unique brand of public-private joint venture partnerships. Successful projects developed under the leadership of Mr. Paladino include the College Avenue Redevelopment Project (being developed in partnership with Rutgers University), the Gateway Transit Village, Wellness Plaza, the Heldrich Hotel, and a myriad of other major redevelopment efforts. In the past few years, Devco's projects have been awarded a total of \$132 million in state tax credits which has resulted in over \$706 million in new investments. Currently, he is embarking on the development of The Hub at New Brunswick Station on the site of the former Ferren Mall area in downtown New Brunswick. The Hub is a 1.7 million square foot redevelopment project that will include commercial, residential, and retail use as well as onsite parking. Paladino received his B.A. as well as his law degree from Rutgers University, where he was also an Eagleton Fellow. He serves as a Distinguished Senior Policy Fellow at the Edward J. Bloustein School of Planning and Public Policy at Rutgers University and serves on a number of boards and commissions, including the New Jersey Gaming, Sports & Entertainment Advisory Commission, the Somerset County Parks Commission, and the Rutgers Business School Real Estate Executive Committee.



PALOMBI, KELLYSection 811 PRA Coordinator
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Kelly Palombi is a Section 811 PRA Coordinator for the New Jersey Housing and Mortgage Finance Agency (NJHMFA). Prior to that she was a TRACS Coordinator with the Property Management Division at NJHMFA. Ms. Palombi has been with the NJHMFA for 27 years. Her background includes Section 8 (both traditional and moderate rehab), Section 236, and Tax Credit. Kelly is a Certified Fair Housing Coordinator of NAHMA, a Certified Assisted Housing Manager through Quadel Consulting Corp. and an Accredited Residential Manager with IREM.



PAPPAS, JACQUELINE

Executive Director

Asbury Park Chamber of Commerce

Jacqueline Pappas, Executive Director of the Asbury Park Chamber of Commerce, was appointed to the Board of Trustees in January 2009 while serving as co-chair of the chamber marketing committee. In December of 2010 she was selected by the board to serve as Executive Director. Ms. Pappas serves as ambassador for the city, including media relations for travel and tourism, community relations, and crisis communication during emergency/weather related events. She personally created the LOVE Asbury Park tourism campaign currently in use to market the City of Asbury Park and she manages the design and production of the city's annual city guide to tourism as well as the ongoing branding, signage, marketing & event-promotion campaigns promoting consumer awareness. Under her guidance, the chamber has executed the most successful consumer events in the city including the annual restaurant tour, Asbury Park LOVES Jazz Weekend and the NJ Zombie Walk. The Chamber of Commerce also provides traditional resource for business-to-business networking and advocacy at the city, county and state level for the business community. Prior to her position at the Chamber of Commerce, Ms. Pappas served as Community Relations Director for The Atrium at Navesink of Red Bank, Senior Account Executive for 40-74 Magazine published by The Asbury Park Press, President of Blue! Cards Inc. and Financial Manager for several national magazines published by Time Warner Inc. including Time Magazine, Fortune Small Business and Entertainment Weekly.



PERNO III, ANTHONY J.Chief Executive Officer and President Cooper's Ferry Partnership (CFP)

Anthony Perno is currently the CEO & President of Cooper's Ferry Partnership (CFP), a non-profit real estate development corporation responsible for the redevelopment of Camden. In that role, he developed and administered several major infrastructure initiatives including the Interior Gateway Initiative, a \$50 million planning and infrastructure rehabilitation project targeted at updating and replacing dilapidated infrastructure throughout downtown Camden thus setting the stage for more than \$800 million in subsequent private and public investment. Other significant initiatives developed by Mr. Perno included the historical rehabilitation of Johnson Park, the 2010 campaign for Active Transportation, and the Camden Home Improvement Program (CHIP). Admitted to the bars of Pennsylvania and New Jersev, he is a Truman Scholar who received a Law Degree from Rutgers University in 2005. He studied Economics and Political Science in the Honors program at The College of New Jersey and received a B.A. with Honors from the Political Science Department in 1998. Mr. Perno serves as a Board Member for the St. Joseph's Carpenter Society and the Battleship New Jersey. In 2005, he was appointed to the Camden County Open Space Commission. In 2011, NJ Governor Chris Christie appointed him to serve on the UMDNJ Advisory Committee to evaluate the medical education system in New Jersey. He is also the Assistant Director for both the Burlington and Camden County YMCA Model United Nations and New Jersey Youth and Government Programs, Mr. Perno also serves as a volunteer firefighter to the local Niagara Fire Department. In 2010, Mr. Perno was re-elected to a three-year term on Merchantville's Borough Council.



PIMIENTA. NIEVES G.

Training Coordinator NJTIP @ Rutgers Alan M. Voorhees Transportation Center (VTC) Rutgers, The State University of New Jersey

Nieves G. Pimienta joined Voorhees Transportation Center in 2013 as a Training Coordinator. Ms. Pimienta teaches persons with disabilities, senior citizens, and other transportation disadvantaged individuals to travel safely and independently using public transportation. As part of her duties, she evaluates individual travel goals and develops and implements Travel Instruction Plans for customers. Ms. Pimienta has a B.A. from the University of Puerto Rico and a Masters of Arts in Liberal Studies-Rutgers (MALS) with a concentration in Public Administration and Global Affairs. Her previous employment experience focused on communications, working for the North Jersey Media Group as a marketing manager for The Record and The Herald News newspapers and advertising agencies including Saatchi & Saatchi and McCann Erickson. Ms. Pimienta has also been teaching English as a second language (ESL) and civics to adult students since 2009.



RADER, BRIANPartner
Jardim, Meisner & Susser, P.C.

Brian Rader, a Partner at Jardim, Meisner & Susser, P.C. in Florham Park, New Jersey routinely provides legal advice and services to both individuals and businesses in the real estate community. Mr. Rader works extensively with property owners, managers, real estate brokers and community associations, providing a full range of litigation and general counsel services, and is well-versed in those pieces of legislation which impact the real estate community. Mr. Rader has appeared in courts throughout the State of New Jersey. and has actively litigated a wide range of civil matters involving real estate and multi-dwelling properties, including, but not limited to, matters involving negligence and breach of habitability standards, actions against unit owners for breach of community governing documents, allegations involving breach of fiduciary duty standards on the part of community association non-profit boards, contract/lease disputes, actions for possession of real property and foreclosure proceedings. Mr. Rader has also represented clients in the transactional sense, assisting in the acquisition and conveyance of real property, and the procurement of distressed/non-performing loans. Mr. Rader has been published in the Mid-Atlantic Real Estate Journal on the issues of foreclosure, rent receiverships and leasing. Prior to entering private practice, Mr. Rader served as a judicial clerk to the Honorable Mary K. Costello in the Civil Division of the Superior Court of New Jersey, Hudson County, Mr. Rader serves as a Member of the Board of Adjustment in the Township of Springfield. Mr. Rader earned a Bachelor of Science in Criminology and Justice Studies from the College of New Jersey and his Juris Doctor from Seton Hall University School of Law. Mr. Rader is a member of the bars of the State of New Jersey and the State of New York.



RADER, WILLIAM G.

Assistant Commissioner

New Jersey Department of Banking and Insurance (DOBI)

William G. Rader is Assistant Commissioner for the New Jersey Department of Banking and Insurance, responsible for the Office of Property and Casualty. Mr. Rader joined the department in 1980 after earning his Bachelor of Science Degree in Business Administration from Monmouth University. His first position was as Insurance Analyst responsible for reviewing rate, rule, and form filings from property casualty companies. He was one of the original members of the Market Conduct Examination Unit, and led the first field exam. In 1996, Mr. Rader was promoted to Assistant Commissioner, Office of Property and Casualty. In addition, he was also named Acting Executive Director of the Unsatisfied Claim and Judgment Fund. He held that position until 2003 when the function was transferred to another entity by statute. Mr. Rader was involved with the National Association of Insurance Commissioners and was a past member of the Casualty Actuarial and Statistical Task Force. He is currently serving on the PAIP and CAIP Governing Committee as an exofficio, non-voting member. Between January 2010 and mid-February 2010, Mr. Rader served as Acting Commissioner for the New Jersey Department of Banking and Insurance.



REDD, DANA L.Mayor
City of Camden

Dana L. Redd was sworn in as the Mayor of the City of Camden on January 1, 2010; and was then reelected and sworn-in on January 1, 2014. A lifelong resident of Camden, she has 20 years' experience in government. She previously served on the Camden City Council and in the New Jersey State Senate (a position she relinguished to become Mayor). As a member of the City Council, Mayor Redd worked to secure Camden's third federally funded HOPE VI grant project, which totaled more than \$142 million. As Senator, she sponsored legislation to aid families at risk of foreclosure and legislation to provide affordable housing throughout New Jersey. Mayor Redd also co-sponsored legislation authorizing \$3.9 billion in school construction funding to the New Jersey School Development Authority, which allowed for three new schools to be built in Camden. In her second term as Mayor, she was the lead proponent for the new Camden Metro Police Department, which has dramatically reduced crime in Camden's neighborhoods. Mayor Redd has placed high priority on improving public safety by not only increasing the number of officers on the street but by securing state of the art policing technology like CCTV cameras. She has also been a leading advocate for Cure Violence (formerly Operation CeaseFire), a citywide violence reduction initiative. Mayor Redd has worked tirelessly to build a strong bi-partisan relationship with Governor Chris Christie and the State of New Jersey to attract new businesses leading to new jobs in the local community, all the while working to reform Camden's educational system and provide new educational opportunities for children. A graduate of Rutgers University - Camden Campus, Mayor Redd earned her Bachelor of Science degree in Business Studies and attended the Edward J. Bloustein School of Planning and Public Policy. Mayor Redd is presently enrolled in Lincoln University pursuing her Masters of Arts in Human Services Administration to further enhance her work in strengthening children, youth, and families.



REGAN, LARRY

President
Regan Development Corporation

Larry Regan, President of Regan Development Corporation, has been developing affordable housing for New York, New Jersey and Connecticut residents for 33 years. In New Jersey, Mr. Regan's company has developed special needs housing, affordable for-sale housing and affordable rental housing, in Passaic, Essex, Hudson and Union Counties. In addition, the firm has completed two developments adding to the revitalization of Downtown Newark, with 63 market rate apartments in the historic Union Building, steps from Broad Street and Penn Station, as well as the historic Colleoni Building in the Lincoln Park neighborhood of Newark. In Plainfield, Mr. Regan has successfully turned around the long vacant Tepper's Department store by creating 75 affordable apartments and over 24,000 square feet of vital commercial space, right in the heart of downtown. In recent years, Mr. Regan has completed housing developments in Paterson, Sussex Borough, East Orange, Orange, Freehold, Union City and Bayonne. In addition to Regan Development Corporation, Mr. Regan has sat on the Board of Directors for the Westchester Housing Fund, a non-profit housing implementation agency that helps facilitate affordable housing in Westchester County in New York, as well as the Board of Cornell Cooperative Extension in Westchester, NY. In addition, Mr. Regan often serves as an informal consultant to municipal planning officials, non-profit agencies, lending institutions, and other community-based entities desiring experience and expertise in the development process. Mr. Regan is a graduate of Emory University and Brooklyn School of Law.



RENDEIRO, DONNAChief of Administration and Chief of Staff
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Donna Rendeiro is currently the Chief of Administration and Chief of Staff at NJHMFA. She is responsible for the information technology, human resources, building operations and procurement, marketing and insurance divisions of the agency. Additionally, Ms. Rendeiro's directs New Jersey's Homeless Management Information System (HMIS), which coordinates the state's collaborative effort to inventory and identify services of over 250 agencies who serve the homeless population in 19 of the 21 New Jersey counties. Ms. Rendeiro currently serves on the Governor's workgroup to end homelessness. Prior to her current role, she was the Director of Community Planning at the New Jersey Redevelopment Authority, where she provided technical redevelopment assistance to New Jersey's municipalities interested in or actively involved in the redevelopment process under the Local Redevelopment and Housing Law. Her previous positions at the state include Acting Executive Director and Brownfields Policy Director at the Office of Smart Growth, the predecessor of the Office for Planning Advocacy. Additionally, she has worked with the Governor's Office of Economic Growth on urban policy. Previous experience includes redevelopment and shared services at the municipal and county levels. Prior to Ms. Rendeiro's work in the public sector, she was Vice President at Citibank and Chief of Staff to the Senior Credit Officer in the credit card division. She was also a Branch

Manager responsible for a \$300 million asset portfolio. She has a B.S. in Marketing from Pace University.



RHUDA III, CHARLES A. Partner Novogradac & Company LLP

Charles A. Rhuda III is a partner in the Boston office of Novogradac & Company LLP. He has more than 25 years of experience in the real estate industry, predominately in affordable housing and historic rehabilitation. Mr. Rhuda works with tax credit developers, managers, syndicators and investors on structuring, financing, syndicating and disposing/restructuring both low-income housing (LIHTC) and historic rehabilitation tax credit (HTC) transactions, in addition to providing traditional audit and tax services. He is a frequent speaker at regional and national seminars on topics in the affordable housing and historic rehabilitation industries, as well as a contributor to industry trade publications. Mr. Rhuda graduated from Pace University with a Bachelor's degree in Public Accounting. He is licensed in New York, Massachusetts, New Jersey, Connecticut and Maryland as a Certified Public Accountant.



RIVERA, JANELLEManager of Local Programs
NJ Transit Local Programs and Minibus Support

Janelle Rivera holds a B.A. from Kean University. She has been working in the field of transportation for over 15 years. She began her career in transportation at NJ Transit in 2002 working in Access Link as Certification Liaison. In 2007 she transitioned to NJ Transit Local Programs Department which administers federal and state funding. Ms. Rivera is currently the Manager of Local Programs. She is responsible for the administration of FTA and state grant programs at NJ Transit. She provides technical support to subrecipients of these grants throughout the State of New Jersey.



RODRIGUEZ, MARISOL
Director of Multifamily Programs and Lending
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Marisol Rodriguez currently holds the position of Director of Multifamily Programs and Lending Division of the New Jersey Housing and Mortgage Finance Agency (NJHMFA). Ms. Rodriguez has been with NJHMFA for thirty years. She joined NJHMFA as a part-time student working in the single family division's hotline. Since then she has held various positions in the agency including Lead Hotline Operator and Communications Supervisor of the hotline in the single family division as well as Bilingual Consumer Specialist in the marketing division. Ms. Rodriguez was also involved in the education and outreach for the Supplemental Security Income (SSI) grant the agency received for senior citizens living in agency developments. In 1996 she was promoted to Loan Officer in the Multifamily Programs Division and later was promoted to Manager, Assistant Director and for the last three years, Director, working with developers applying for taxable and taxexempt financing for the new construction or preservation of either senior citizens or family housing.



ROMAN, WALTERDirector of Insurance and Special Services
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Walter Roman is the Director of Insurance and Special Services for the New Jersey Housing and Mortgage Finance Agency. In this capacity, he is responsible for all insurance aspects related to the agency including monitoring compliance by property owners and managing agents with agency insurance requirements for agency-financed properties and for overseeing insurance coverages for agency-owned properties and assets. Prior to joining NJHMFA, he served as Municipal Administrator of East Newark, NJ, and prior to that served as Vice President of Regulatory and Governmental Affairs of Mutual Benefit Life Insurance Company and as Chief Executive Officer of Island Developers, Ltd., a real estate development subsidiary of Mutual Benefit Life.



RUANE, BRIAN

National Director

Willis' National Real Estate and Hotel Practice

Brian Ruane serves as director of Willis' National Real Estate and Hotel Practice. Mr. Ruane was appointed National Director when Willis established the real estate practice in 2003. Since that time the practice has grown its position in this sector substantially and maintains a retention ratio in excess of 92%. He has taught at St. John's University's College of Insurance and Risk Management for many years and has written extensively on insurance and risk management issues impacting the real estate and hotel industries. Mr. Ruane is a frequent speaker at industry conferences, including BOMA, NAREIT and the AHLA. In 2006, Risk and Insurance Magazine awarded him its "Power Broker" designation, an award given to 100 insurance professionals, recognizing their dedication to their clients and commitment to excellence.



RUKENSTEIN, RON

President Rukenstein & Associates LLC (RA)

Ron Rukenstein, PP, AICP, is a Professional Planner and Affordable Housing Developer. In 2000, Mr. Rukenstein founded Rukenstein & Associates, LLC (RA), a professional planning and grants consulting firm whose members prepared numerous plans for county and local government and secured more than \$100 million for community development projects. From 2007 to 2011, RA successfully developed four tax credit projects representing 500 units of affordable housing, including redevelopment of the largest failed USDA-financed project (Whispering Waters Apartments) in the nation. In 2013, RA secured three 9% tax credit allocations from the New Jersey Housing and Mortgage Finance Agency, including the adaptive reuse of the Clarion Hotel and Convention Center in Egg Harbor Township. Mr. Rukenstein received his J.D. from Brooklyn Law School and his Master's degree in Urban Planning from Hunter College.



SAMOUHOS, STEPHENAccounts Manager
Evco Mechanical

An Account Manager at Evco Mechanical, Stephen Samouhos earned his Ph.D. in Mechanical Engineering at MIT, with a full scholarship to pursue his doctoral dissertation, entitled "Building Condition Monitoring". He also grew up in an electro-mechanical contracting family where he gained many years of exposure to practical field-work and engineering that is pertinent to the intersection of data driven energy efficiency. Today, he strives to combine the practice of mechanical services in buildings with cutting edge building automation technology and real-world engineering in order to deliver better building performance. In addition to accounts management at Evco Mechanical, Mr. Samouhos is also an avid speaker and technology advocate on issues pertaining to IT convergence with the built environment, with invited talks on the subject at the New York Academy of Sciences, United States Department of Energy and the Urban Studies department at the Massachusetts Institute of Technology.



SASSO, ROBERT
Director of Property Management
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Robert Sasso has been with NJHMFA for more than 20 years. Beginning as a college intern, serving as the Asset Manager and now as Director of Property Management, Mr. Sasso has also held the positions of Financial Analyst, Housing Management Officer and Financial Services Coordinator. He also serves as Co-Chairman of the NJHMFA Property Management Task Force. He is a member of NJ Affordable Housing Management Association (JAHMA) and the Institute of Real Estate Management (IREM). Mr. Sasso holds a Bachelor of Science degree and an M.B.A. from Rider University.



SCHLACHTER, DONALD P.
Senior Director, Technical Services
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Don Schlachter joined the agency as the Senior Director of the Division of Technical Services in January 2013. He has over 45 years of experience as an engineer and has been licensed as a Professional Engineer since 1976. Mr. Schlachter has served as the Vice-President and Managing Partner of an engineering consulting firm, a Consulting Municipal Engineer, a full-time Municipal Engineer, and an Independent Consulting Engineer. He has participated in the design and construction of over 100 single-family and multifamily residential and commercial developments throughout New Jersey, New York, and Pennsylvania. Mr. Schlachter has performed forensic engineering for over 20 years and is recognized in all court jurisdictions, including federal court, as an expert in civil engineering and construction-related matters. Mr. Schlachter received a Bachelor of Science degree in Civil and Environmental Engineering from Newark College of Engineering/New Jersey Institute of Technology.



SILVER, JOEL, ESQ. Regional Vice President The Michaels Organization

Joel Silver joined the Michaels Team in 1998 as a Housing Specialist and has over 20 years of experience in developing affordable housing projects in the private, public and not-for-profit sectors. In recent years, Mr. Silver has concentrated his activities on major urban redevelopment projects in the State of New Jersey. Mr. Silver is an attorney and while in private practice, he represented numerous for-profit firms and non-profit housing developers in connection with the development of affordable housing projects and associated real estate activities. Prior to the practicing of law, Mr. Silver spent nine years as a Housing Program Manager at the New Jersey Department of Community Affairs and at the New Jersey Housing and Mortgage Finance Agency. Mr. Silver holds a Bachelor of Arts degree from Michigan State University and a Juris Doctor from the Rutgers University School of Law.



SILVERMAN, PAUL

Principal SILVERMAN

Paul Silverman is a Principal of SILVERMAN, the real estate development company he and his brother, Eric, founded in 1981. SILVERMAN has restored historic landmarks, championed the development of mixed-use buildings, and created residential, commercial, office and industrial spaces. With an eye on the big picture, he works hard to build a neighborhood and not just build a building. Successfully searching for creative and enthusiastic entrepreneurs has helped SILVERMAN attract the amazing variety of retail, restaurant, office and commercial tenants who bring so much vitality to SILVERMAN's neighborhoods. Mr. Silverman is an active philanthropist, supporting many Hudson County not-for-profits, as well as Jersey City public and charter schools, and the arts. He serves as Chairman of the Hudson County Comprehensive Economic Development Strategy Committee, Vice Chairman of the Hudson County Chamber of Commerce, and as a Director of the NJCU Foundation. Mr. Silverman is Chairman Emeritus of the Hudson County Community College Foundation and is a Trustee Emeritus of his alma mater, Muhlenberg College, Allentown, PA.



SINGH, KRISPresident and Chief Executive Officer
Holtec International

Dr. Kris Singh is the President and CEO of Holtec International, a diversified energy technology company that he founded in 1986. Dr. Singh received his Ph.D. in Mechanical Engineering from the University of Pennsylvania, Philadelphia (1972), M.S. in Engineering Mechanics also from Penn (1969), and B.S. in Mechanical Engineering from BIT Sindri (Ranchi University), India (1967). Dr. Singh is a member of the National Academy of Engineering, a Fellow of the American Society of Mechanical Engineers, and a member of the American Nuclear Society. He is a registered Professional Engineer in Pennsylvania and Michigan. Over the past 40 years, he has published over sixty technical papers in the permanent literature, authored an authoritative text book on heat exchangers, and contributed to numerous monographs, symposia volumes, as well as national codes and standards. An array of patents (over 50 U.S. and foreign patents granted, and some 15 in the process of being granted) memorialize Dr. Singh's inventions over the past 40 years and form the bedrock of technology that supports Holtec International's global leadership in nuclear, solar, fossil and geothermal technologies. Dr. Singh has held executive management positions since 1979. Since 1986, he has led Holtec International, building the company into a technological powerhouse respected for its engineered goods and services around the world with nine major operations centers in three countries and an active business presence on four continents. A firm believer in the power of the atom to power the globe, Dr. Singh has been driving the development of an innovative small modular reactor design since 2009, with the goal of making nuclear energy the paragon of safety and a commercially attractive source of clean energy around the world.



SKED, KIMBERLY A.Senior Compliance Officer
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Kimberly A. Sked was appointed Senior Compliance Officer of the New Jersey Housing and Mortgage Finance Agency in 2012, as the first staff member of the agency's newly-formed compliance practice group. This practice group has prime responsibility for ensuring that the agency's consumer loans and financial products satisfy legal, regulatory, and program requirements. Prior to joining the agency, Ms. Sked was a Deputy Attorney General with the New Jersey Office of the Attorney General, Department of Law and Public Safety, Division of Law, for 13 years, providing legal representation to the agency, other state Executive Branch agencies and the Judiciary. In that capacity, Ms. Sked provided a wide variety of legal representation in the areas of trial litigation, appellate litigation, financing transactions, rulemakings, procurements, program development, and general counsel for the agency across most of its divisions, including tax credits. Ms. Sked also worked briefly for the Department of Law and Public Safety's Division of Consumer Affairs, assisting various professional boards promulgate their administrative rules. Ms. Sked has a Bachelor of Arts degree in English Literature from West Virginia Wesleyan College and a Juris Doctor degree from Seton Hall University School of Law. She has been admitted to the bars of New Jersey, Pennsylvania, the United States District Court for the District of New Jersey, and the United States Court of Appeals for the Third Circuit.



STATON, MICHAEL K.Vice President of Commercial Real Estate TD Bank, N.A.

Michael K. Staton, with nearly 30 years of experience in affordable housing, is currently Vice President of Commercial Real Estate Financing at TD Bank and is responsible for developing commercial real estate relationships by profiling and analyzing financial data to determine the merits of specific loan requests and recommended structures. Mr. Staton has extensive experience in financing development transactions using a variety of products and structures, including conventional construction and permanent financing; construction and permanent tax-exempt bond direct placement; bridge loans; and federal and state tax credit programs. Prior to joining TD Bank, he was Vice President of Originations at WNC & Associates where his primary responsibility was to manage relationships with clients and invest in Low Income Housing Tax Credit properties, as a Limited Partner, to create and preserve multifamily, affordable housing and to maximize the rate of return to Investors for property acquisitions. He also spent over 20 years at the New Jersey Housing and Mortgage Finance Agency where he served in several key roles, including Director of Multifamily Programs and Lending, Director of Credit, Assistant Director of Financial Management along with other essential positions. Mr. Staton holds a Bachelor's degree in Finance from Hampton University and a Master's degree from Rider University.



STINSON, EDCity Manager
City of Brigantine

Ed Stinson has worked for the City of Brigantine in numerous capacities for over fifteen years and was appointed as City Manager in February of 2015. He graduated with a Bachelor of Science degree in Civil Engineering from Temple University and is a licensed Professional Engineer, a certified Municipal Engineer and a certified Public Manager in the State of New Jersey. Mr. Stinson resides in Brigantine with his wife Suzanne and their four children.



TAYLOR, DIANNE, E.Executive Director
COSCDA

Dianne Taylor is the Executive Director of COSCDA, a national organization that promotes the common interest and goals of the states, with major emphasis on community development, housing, homelessness, local economic development, and state-local relations. She has overall management responsibility for the operation of the organization, to include fiscal, staffing and operational. She also has responsibility for membership services, internal management, external representation, including advocacy on a host of programmatic and regulatory issues of importance to the COSCDA members, policy development and ethics. Ms. Taylor is the primary liaison to the COSCDA Board of Directors, the governing body of the organization. Ms. Taylor has extensive experience in community development and legislative activities. Prior to joining COSCDA, Dianne served as Director for the National Community Development Association (NCDA). She was the Planning Director for the Town of Warrenton, VA, as well as serving as Housing Development Specialist and Environmental Specialist for the City of Pittsburgh, PA. She holds a M.S. in Community Economic Development from Southern New Hampshire University and a B.A. in Urban Planning/Community Organizing from the University of Pittsburgh.



TAYLOR, III LESTER E.

Mayor

City of East Orange

A proud resident of East Orange's First Ward, Lester E. Taylor III, was sworn into office as the 13th Mayor of the City of East Orange. At the age of 39, he became the second youngest mayor in the city's history. Under his administration, East Orange is swiftly moving into a new era of unprecedented progress. Mayor Taylor's mission is to enhance the quality of life in East Orange by providing outstanding service to its residents, community, visitors, and business partners. In his first year, Mayor Taylor has focused on quality of life issues, education and economic development to put East Orange on a path to fiscal stability and sustainability. Within the first six months and with support from the East Orange City Council, Mayor Taylor overhauled the East Orange Water Commission and made long overdue investments in the East Orange Golf Course to re-establish those two entities as revenue-generating community assets. His team also successfully resolved in 10 months a legal matter that had stalled progress along blighted Sussex Avenue for more than 10 years. That area is now open for redevelopment and has attracted the eye of several major commercial retailers eager to join the city's renaissance. Under his leadership, East Orange is leading a national labor and public health movement to benefit working families. In September 2014, East Orange became the fourth city in the State of New Jersey and the eighth in the United States to pass the Earned Paid Sick Leave Ordinance, a law that will help to build healthier and stronger communities. He is the recipient of numerous awards for his civic involvement and has served on many boards. Mayor Taylor earned his undergraduate degree in political science from Montclair State University and a Juris Doctor from Howard University School of Law.



TERRY, JOHN N.Manager of Construction Code Enforcement, Division of Codes and Standards
Department of Community Affairs (DCA)

John Terry has been involved in construction code enforcement for thirty years. As a degreed Mechanical Engineer, his duties in New Jersey State government have varied from Plans Examiner in the Bureau of Construction Project Review to Claims Supervisor in the New Home Warranty Program to Supervisor, Construction Project Review of the School Plan Review and Inspection Unit. At present, Mr. Terry is the Manager of Construction Code Enforcement in the Director's Office of the Division of Codes and Standards. He works closely with the Director of the Division of Codes and Standards in establishing policies for the enforcement of the Uniform Construction Code, the New Home Warranty and Builders Registration Act, the Hotel and Multiple Dwelling Act, Rooming and Boarding House Act, the Amusement Ride Safety Act and the regulations governing elevator devices installed in the state. Mr. Terry also is responsible for the Code Assistance Unit and the Licensing and Training Units within the division. In addition to his duties with the State of New Jersey, he has been very active in code development with the International Code Council (ICC). He has served as chairman of numerous code drafting and code development committees and currently serves as the Chairman of the Codes and Standards Council. He has served as a moderator for the Code Development Hearings for the last several years and has attended every code drafting and code development hearing since the ICC's inception.



TINEN, MAUREENPresident

UCFDC

Maureen Tinen is President of UCEDC, a statewide, non-profit economic development corporation, a position she has held for over 27 years. During her tenure, she led the company's transformation from a single county EDC to the statewide resource that is now one of the oldest and largest economic development organizations in the state. As a Community Development Financial Institution (CDFI) and SBA lender, UCEDC is committed to providing access to capital to small businesses when conventional lending sources are not available. Ms. Tinen is credited with the introduction of new loan programs and innovative outreach initiatives, resulting in over \$24 million in small business loans and the creation/retention of 6,000+ jobs in New Jersey. Serving as the entrepreneurial training arm of the New Jersey Economic Development Authority, UCEDC provides small business training and mentorship services throughout New Jersey. She has helped expand the impact of that training through strategic partnerships with public and private entities that support UCEDC's mission, reaching over 10,000 small business owners and entrepreneurs. Additionally, Ms. Tinen worked to secure designation as a US Department of Defense Procurement Technical Assistance Center (PTAC), which has helped NJ small businesses secure \$1.5 billion in government contracts.



TORONTO, TOMPresident
Bergen County's United Way

Tom Toronto has 33 years of experience working for local United Ways in Bergen, Burlington and Hudson counties in New Jersey. Mr. Toronto serves on the board of the NJ 2-1-1 Partnership, driving implementation of the 2-1-1 helpline on behalf of New Jersey's local United Ways and New Jersey State Government. He also serves on Fairleigh Dickinson University's Center for Excellence in Leadership, Governance and Philanthropy Advisory Board, Bergen County Government's Board of Social Service and the Supportive Housing Association of New Jersey Board. He is active in his local community having served as a member of the Leonia Governing Body, the Leonia Library Board and Chair of the town's Planning Board. He holds a B.A. from Montclair State University and an M.A. from Columbia University.



VANLEW SR., SEAN P.Superintendent, Veteran's Haven North
New Jersey Department of Military and Veteran's Affairs

Sean P. VanLew Sr. has been employed with the New Jersey Department of Military and Veteran's Affairs for over 20 years. He is a combat veteran, who served with the 3rd Armored Division in Germany and then deployed to the South West Asian theatre of operation in support of Operation Desert Shield/Storm as an anti-tank infantryman with the 101st Airborne Division. His decorations include the Army Commendation Medal (1st Oak leaf cluster), Army Achievement Medal (1st Oak Leaf cluster), Combat Infantry Badge, Air Assault Wings, Good Conduct Medal, Southwest Asia Service Medal, Saudi Arabia/Kuwait Liberation Medal, and National Defense Service Medal. After his discharge from active duty, Mr. VanLew served 6 years in the New Jersey Army National Guard. Mr. VanLew matriculated at Kean College earning a B.A. with a double major in English/Secondary Education in 1997. In 1995 Mr. VanLew began his career with the New Jersey Department of Military and Veteran's Affairs at the New Jersey Youth ChalleNGe Academy in Fort Dix as a youth worker. He worked his way up the chain of command to Shift Supervisor, Commandant and finally, Deputy Director of the Academy. With the retirement of the superintendent in 2010, Mr. VanLew took over the reins of the facility to include a \$5.4 million dollar construction and expansion project which increased the capacity of the program to 100 beds. In the winter of 2011 with the pending closure of Hagedorn Psychiatric hospital in Glen Gardner, Mr. VanLew was tasked by the leadership of the department to begin preparation and planning in order to open a second transitional housing program at the Hagedorn site. After turning over control of Veteran's Haven South in February 2012, the planning began for Veteran's Haven North. July 1, 2012 marked the closure of Hagedorn Psychiatric Hospital, and 2 months later, on September 1, 2012, under the guidance of Mr. VanLew, Veteran's Haven North accepted its first resident.



WALLICK, LAURA L. Program Manager THRIVE South Jersey

Laura Wallick has more than 30 years of experience in finance, credit and economic development in the State of New Jersey. She currently serves as the Program Manager for THRIVE South Jersey, an economic initiative with New Jersey Community Capital, and is responsible for managing all aspects of the program. Prior to joining New Jersey Community Capital, Ms. Wallick was the Director of Business Banking and Community Development for the New Jersey Economic Development Authority (NJEDA) where she was responsible for implementing the department's outreach and production plans for financial resources and business incentives for the entire state. Over her twenty-five year tenure with the NJEDA, Ms. Wallick served in several professional capacities including Program Manager for the Camden Economic Recovery Board where she was responsible for managing all aspects of the \$175 million program.



WINTER, JANEL

Director, Division of Housing and Community Resources Department of Community Affairs (DCA)

Janel Winter is the Director of the Division of Housing and Community Resources at the Department of Community Affairs. Prior to joining DCA, Janel served as Director of the Office of Housing at the Department of Human Services, as well as the Director of Housing at the Division of Developmental Disabilities. Janel has also served as Associate Director of the New Jersey office of CSH, a national non-profit focusing on housing and services for people with special needs, and worked for several years in homeless service and housing agencies in Chicago.



WOLDE, YIRGU
Director of Supportive Housing and Special Needs
New Jersey Housing and Mortgage Finance Agency (NJHMFA)

Yirgu Wolde was appointed as Director of the Supportive Housing and Special Needs Division in May 2013. Mr. Wolde joined the Agency in 1989 and has served in several capacities, including Assistant Director, Manager, and Senior Development Officer. In his present capacity, he oversees the production of supportive housing, the management and support of program staff and program activities, and provides technical assistance to program staff and developers of special needs housing projects. Mr. Wolde also served as Development Officer and Senior Development Officer in the Research and Development Division (presently Multifamily Programs and Lending) as well as in the Policy Development Division. Prior to joining the agency, Mr. Wolde served as Program Planner at Middlesex County Department of Human Services and the Middlesex County Economic Opportunities Corporation in New Brunswick, New Jersey. Mr. Wolde has served as a member of the State Mental Health Planning Council, the NJ Developmental Disability Council, and the Zoning Board of the City of New Brunswick. He presently serves as Commissioner on the New Brunswick Redevelopment and Housing Authority and serves as Treasurer of the Alumni Association of the Edward J. Bloustein School, Rutgers University. Mr. Wolde holds a Master of City and Regional Planning and a Master of Business Administration from Rutgers University.



YGLESIAS, MARIA

Principal

M & M Development, LLC

Maria Yglesias was born and raised in Galicia, Spain. At the age of 20 she immigrated to the United States and attended Montclair State University. Although her formal introduction to business was as a clothing retailer, she was always active in the world of real estate and construction, mainly in residential rehabilitation work. In 1997 she co-founded M & M Development LLC in order to build Cathedral Homes, a mixed project of affordable and market rate housing in Newark's Central Ward. M & M Development's goal of building superior, affordable homes as a means of improving neighborhoods and the lives of people in urban communities was realized in two signature projects at opposite ends of New Jersey. In South Jersey, the Cooper Hill Housing Development in Camden broke ground in 2009 with a 25 unit condominium building in the Cooper Plaza neighborhood, and was followed by an infill project of 30 single family homes in the same vicinity. These projects were essential in establishing a "housing market" in the City of Camden. The Harmony Square project in Newark; located at the intersection of Broad Street and Third Avenue East, a neighborhood that not long ago was considered the worst neighborhood in the North Ward. The Harmony Square condominium project proved that housing that is well thought out, beautiful and affordable is in itself the most powerful instrument to renew and improve a community.



YOUNG, JOSEPHExecutive Director
Disability Rights New Jersey (DRNJ)

Joe Young is currently the Executive Director of Disability Rights New Jersey (DRNJ). He has been representing people with disabilities exclusively since 1979, when he joined the Community Health Law Project. He served as Deputy Director of the Division of Advocacy for the Developmentally Disabled in the Department of the Public Advocate until the department was abolished. Mr. Young received his law degree from Rutgers-Newark Law School. He has appeared in administrative, trial, and appellant courts, including the New Jersey Supreme Court and the United States Court of Appeals for the Third Circuit. DRNJ is part of the nationwide protection and advocacy system established by Congress to monitor the states' treatment of people with disabilities and to advocate and advance the legal, civil, and human rights of people with disabilities. DRNJ was designated as New Jersey's protection and advocacy system in 1994, succeeding the Department of the Public Advocate.

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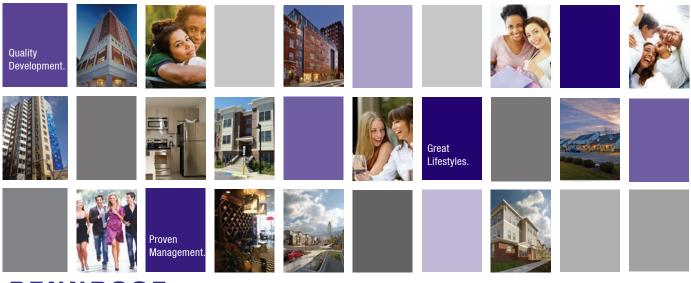
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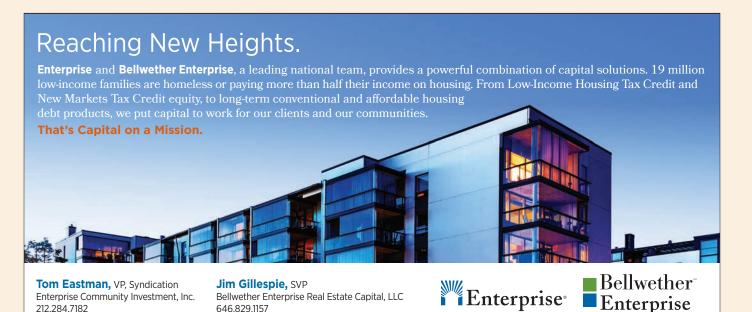


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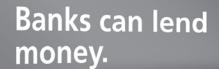
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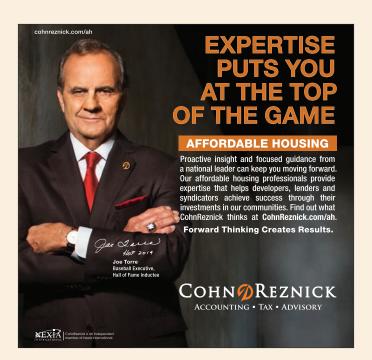
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HMIS Collaborative is a unique technology partnership between state agencies and local communities which includes the New Jersey Housing and Mortgage Finance Agency (HMFA), the New Jersey Department of Human Services (DHS), the New Jersey Department of Community Affairs (DCA) and 15 Continuum of Care (CoC) local homeless planning communities.

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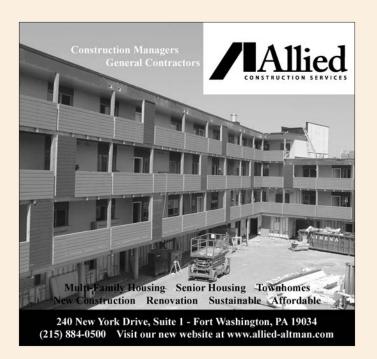


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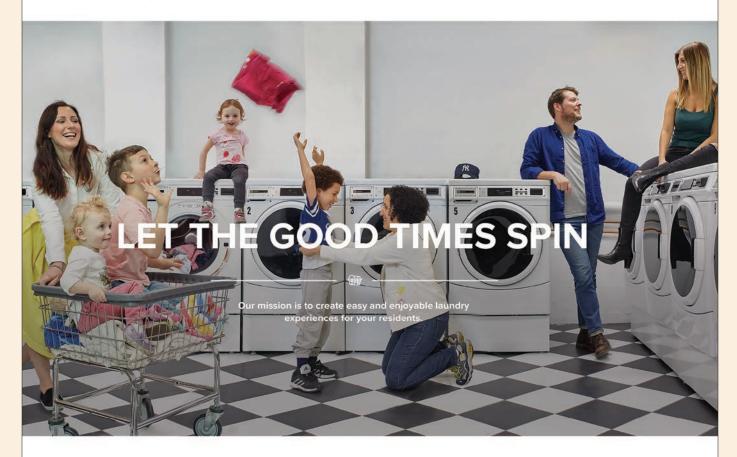












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Orange, NJ Completing Fall '15

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AFFORDABLE UNITS: 64

RETAIL SPACE: 80,000 square feet Whole Foods and Rutgers University

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